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THURSDAY, MAY 7, 1942

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THE NATIONAL UNDERWRITER. Published weekly (with one additional issue in April) by The National Underwriter Company. Office of publication, 175 W. Jackson Blvd., Chicago, Ill., U. S. A. Forty-sixth year, No. 19, Thursday, May 7, 1942. \$4.00 a year (Canada \$5.00), 20 cents per copy. Entered as second-class matter April 25, 1931, at the post office at Chicago, Ill., under Act of March 3, 1879.



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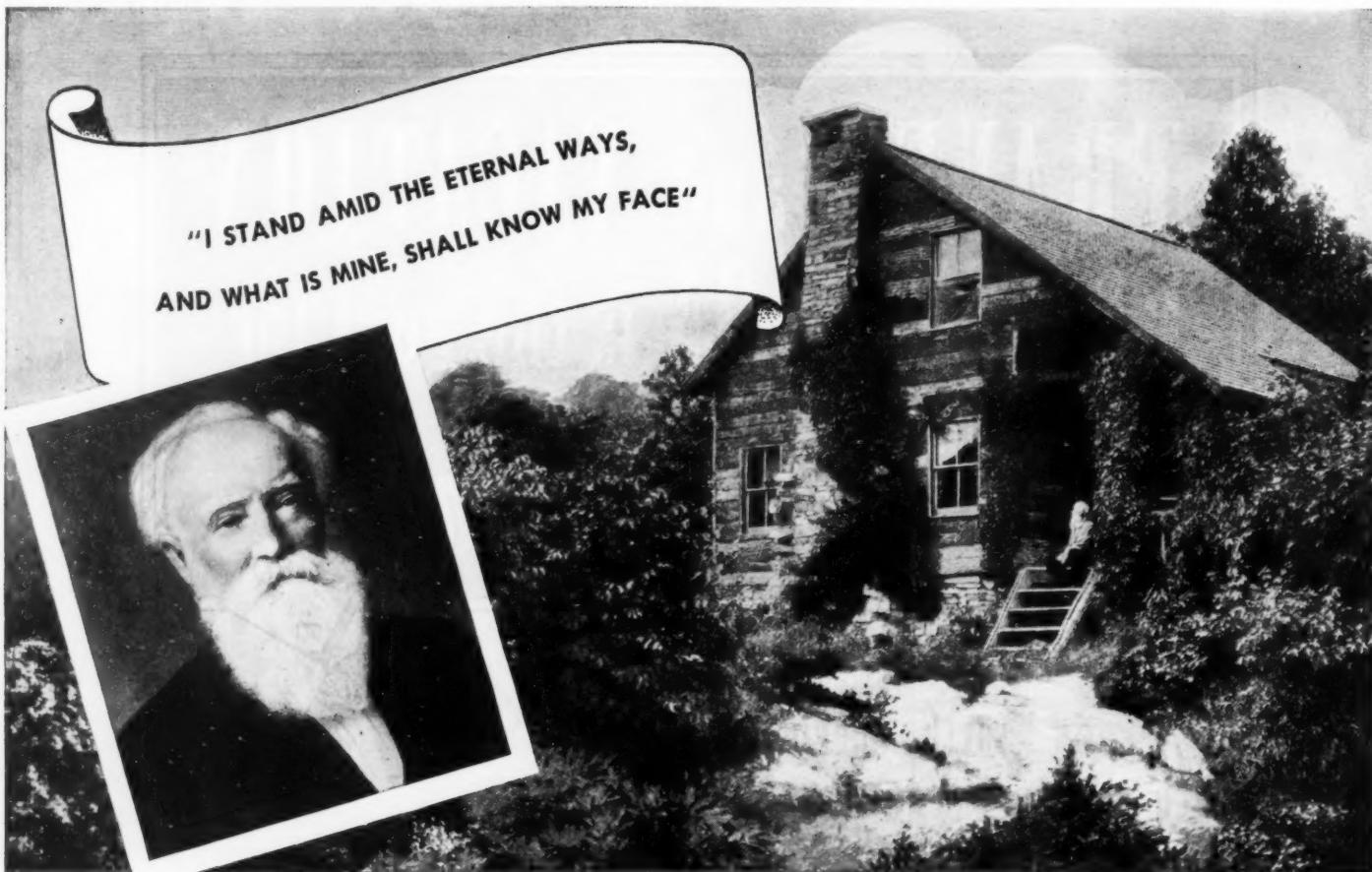
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JOHN BURROUGHS

JOHN BURROUGHS, the poet-naturalist, was born in a western Catskill farmhouse in Roxbury, N. Y. on April 3, 1837. He gave up his job as a bank examiner for the Treasury Department because his heart was not in it, and settled on the banks of the Hudson. Later he moved inland about a mile, where he built a crude cabin of rough slabs. This summer retreat, encircled by hills, was called "Slabsides," and here in shirt sleeves and carpet slippers, Burroughs did much of his writing.

The walls of this cabin were of yellow birch with the bark intact and its rustic furniture of hickory. His mother's old homespun coverlets lay upon the crude bed. Here, away from the busy world, all the creatures of the forest were the poet's friends. The chipmunk and the hermit thrush came at his call. From Burroughs we learn that most of our song birds express themselves in three calls: one of *alarm*, one of *love*, and one of *fellowship*.

With reference to growing older, Burroughs remarked, "The morning has its delights and enticements, the noon has its triumphs and satisfactions; but there are a charm and tranquillity and a spiritual uplift about the close of the day that belongs to neither." On April 3, 1921, his birthday, he was laid to rest on his boyhood farm. "It was there," he once wrote, "that I gathered much of the harvest, poor though it may be, which I have put into my writings and there, on the banks of the little stream which flows through the valley, my kindred sleep."

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The NATIONAL UNDERWRITER

Forty-sixth Year—No. 19

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, MAY 7, 1942

\$4.00 Year, 20 Cents a Copy

British May Now Deal with Any Insurer in U. S.

Trading with Enemy De- partment of London Re- moves Older Restrictions

The Trading with the Enemy Department of London has reached a decision to permit British insurers to have relations with any companies operating in the United States and subject to United States jurisdiction. Any previous instructions to the contrary have been withdrawn by the Trading with the Enemy Department. Advises to this effect have been received by those few companies operating in this country that are interested in this situation, from the British Embassy. The embassy advised that the enemy joint insurance committee of London, on instructions from the Trading with the Enemy Department, has issued a circular on the subject to the British insurance market.

The decision was made in view of "the change in the situation consequent upon the entry of the United States into the war."

Practical Effect Stated

The principal practical effect of this decision is to permit British insurance companies in this country to place reinsurance with foreign insurers (other than British), or foreign owned companies operating in this country. There are several United States branches of French insurers and French owned companies in this country with which the British companies have not been permitted to have relations under the regulations of the Trading with the Enemy Department. There are also United States branches of Danish and Norwegian companies or U. S. insurers owned by Danish or Norwegian interests that operate in this country for reinsurance. One or two of these companies sometime ago got special dispensation from the British authorities and have been able to maintain relations with British companies right along. Christians General of Norway, it is understood, has enjoyed such a privilege.

Among the companies whose relationships with the British insurance market are now placed in an entirely favorable position are General Security of New York, formerly General of Paris; Union of Paris which is presently being converted into an American insurer to be known as Unity Fire; LaPaternelle, French Union & Universal, Union & Phenix, Urbaine, Constitution Reinsurance, formerly Baltica of Denmark, and Skandinavia of Denmark.

The companies from neutral countries such as Sweden and Switzerland have been able to do business with British companies without interruption.

New York Agents in Rounded Program for Buyers' Meeting

Annual Convention Will Have Valuable Discus- sions at Syracuse Muster

The annual convention of the New York State Association of Local Agents which will be held at the Hotel Onondaga, Syracuse, next Monday and Tuesday will present an excellent program. In the forenoon of May 11, there will be a sample insurance clinic or study group with outlines of important manual changes. The discussion leader will be Roy A. Duffus of Rochester. In the afternoon there will be a forum discussion on comprehensive liability insurance. E. W. Sawyer, National Bureau of Casualty & Surety Underwriters and John H. Eglof, Travelers head office will present the leading treatises. The commentators will be F. L. Greeno of Rochester and J. D. Henderson of Herkimer, N. Y. On Monday afternoon there will be an address, "What to Say and How to Say It," by J. W. Mundus of Ann Arbor, Mich., former president Michigan Association of Insurance Agents.

On Tuesday morning Thomas A. Sharp of Rochester, president of the organization, will give his report. There will be a forum discussion on war damage coverage. H. C. Conick, assistant U. S. manager Royal Liverpool, who was to have presented the main features, will not be able to appear. The discussion leader is C. M. Eppes of Buffalo. General Counsel W. H. Bennett of the National Association of Insurance Agents will speak Tuesday afternoon.

In the afternoon there will be another forum discussion on the safety responsibility law and the assigned risk plan. C. E. Mealey of Albany, commissioner of motor vehicles, and B. A. Culloton, deputy commissioner, will speak as will William Newell of New York City, manager New York Motor Vehicle Assigned Risk Plan. W. H. A. Munns of Syracuse will give a report of the fire insurance conference committee and Albert Dodge of Buffalo will report for the casualty and surety committee.

Superintendent L. H. Pink of New York will be the chief banquet speaker.

There are, of course, no longer any companies from enemy land operating in this country, Tokio, General of Italy and Pilot Reinsurance having been taken care of in one way and another.

Some of the reinsurance companies that have been on the proscribed list so far as British insurers are concerned have suffered here and there to some extent because some of the American companies have been inclined to follow the British lead and shun engagements with such companies. However, that feeling should now disappear entirely.

Plans for S. C. A Meeting

NEW YORK—The Stock Company Association will hold its annual meeting during this month. While the exact

Notable Features for Buyers' Meeting

Insurance Section Amer- ican Management Asso- ciation Prepares Program

The program for the forthcoming conference of the American Management Association insurance division at the Hotel Astor, New York City, May 27-28, has been about completed. Reginald Fleming, insurance manager Commonwealth & Southern Corporation, vice-president of the A.M.A., is chairman of the insurance division and will preside.

The first day will be devoted to a discussion of the necessary insurance coverages of a hypothetical firm. A panel of experts will discuss the basic principles of insurance buying as applied to this case—the determination of possible and probable losses, what risks should be covered and what risks may safely be assumed.

Industrial War Insurance

Two important phases of industrial war insurance will be considered in the second morning session. These are, insurance requirements of government contractors and war damage insurance. The first will seek to ascertain what insurance the contractor doing business with the government is required to carry. At present the A.M.A. says there are no standards to guide the contractor. The second will evolve a factual discussion of insurance protection against damage on both land and sea.

The concluding session will be devoted to a panel discussion of common-sense plant protection. This will be informal. The panel members will include a representative from the Office of Civilian Defense, a practical production manager, a plant engineer, an official from the National Board and officers from the armed services.

Some of the Speakers

Among the speakers will be Roy Jenkins, Alexander & Alexander, New York City; E. B. Berkeley, Cleveland Insurance Agency, Cleveland, O.; Ivan Escott, vice-president Home of New York; John Rogers, Chubb & Son, New York City; T. Y. Beams, vice-president Royal Indemnity; George Forrow, Atlantic Mutual, New York City; D. Macleod, Marsh & McLennan, New York City; W. C. Feimster, Jr., Fire Companies Adjustment Bureau, Philadelphia; H. T. Freeman, president Manufacturers Mutual Fire, Providence, R. I.

date has not been determined, the expectation is it will be the same day as that of the annual meeting of the National Board, namely May 28.

P. C. Cothran, vice-president of Phoenix of Hartford, is president of the association and an effort will be made to have him continue in office for another 12 months, although he has evinced a desire to retire because of pressure of other duties.

Jesse Jones Hints O.K to Be Given on War Damage Plan

Expect Approval of Final Proposals Submitted by Insurance Group

Jesse Jones, Secretary of Commerce and head of the Reconstruction Finance Corporation, in addressing the annual meeting of the U. S. Chamber of Commerce in Chicago the other day, announced that the plan of operation for the War Damage Corporation would very shortly be announced and that was interpreted in insurance circles as meaning that the RFC has definitely determined to accept the proposals of the insurance company group. It is considered very likely that the proposals that were submitted a week or so ago in final form, will be approved by the RFC with only minor amendments if any. The material that was submitted by the companies included the policy itself, agreement between the War Damage Corporation and the fiduciary agent (the insurance company), agreement under which insurance companies take a share of the underwriting results, the application for insurance, and the rate setup.

Some observers have estimated that the premium income during the first year would amount to about \$100,000,000.

The insurance group has done a great deal of work in this project. There have been a great many difficult questions to resolve and it is believed that when the program is announced in its full detail those in the insurance business will appreciate just what a task it has been.

Plan 10 Percent Participation

So far as company participation in the losses or profits of the War Damage Corporation is concerned, it is understood that the final proposal of the companies is that the insurers pay 10 percent of whatever deficit in the final windup there may be up to a maximum for all insurance companies of \$20,000,000 or receive 10 percent of the profits up to \$20,000,000, in addition to the 3½ percent with a minimum of 70 cents per policy and maximum of \$700 that the fiduciary agent is to get for writing the policies, etc. It is not anticipated that profits will be substantial because if there should be few losses, rates would undoubtedly be adjusted accordingly. The companies, it is expected, will sign up for participation in the \$20,000,000 in an amount about equivalent to the ratio of their premiums last year to the total premiums.

The coverage, it is understood will be limited to loss or damage caused by enemy attack or resistance to attack.

The natural assumption is that the plan will go into effect July 1, which is the deadline specified in the legislation.

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Blanks Committee Makes Several Major Proposals

Would Require All Insurers to Divulge Salaries and Other Compensation

NEW YORK—All types of insurance companies will have to supply information regarding salaries and other compensation, as life companies have been doing for many years, if a recommendation adopted this week by the blanks committee of the National Association of Insurance Commissioners is followed by the association. As in the case of life companies, the requirement would apply only in the case of persons or corporations receiving \$5,000 or more in the year covered by the report. The requirement would cover not only salary but "compensation, emoluments, and amounts paid under management or agency contracts . . .".

In view of the war and depleted clerical forces the committee urged that all special exhibits required by individual states as supplements to the regular report be limited to those absolutely essential. The committee recommended that a resolution be adopted that these special exhibits be separate and detached from the annual report and that their filing dates be such as allow reasonable time for preparation. However, this recommendation did not refer to exhibits which are part of the present blank.

Will Recommend Economies

Also with an eye to wartime economies, the committee plans to canvass the field of possible economies between now and Sept. 1 and then to recommend to the executive committee such courses as seem desirable. Views will be obtained from all branches of insurance. A joint statement has already been received from the American Life Convention and the Life Presidents Association. It is not contemplated that such economies would involve any changes in the regular association blank.

While not taking any action, the committee indicated that it looked favorably on a proposal to change pages 2 and 3 of the blank by the separation of direct business from reinsurance. This would mean dropping the return premium column in the income exhibit on page 2 and making the heading read, "direct gross premiums (less returns)." On page 3, the loss exhibit would drop the salvage column, the loss column being headed "direct gross losses (less salvage)."

Fire companies writing war risk or bombardment insurance were put on notice that profits from this class of business might be frozen from Jan. 1, 1942 until the end of the war. It was decided that if the blanks committee should next year adopt a requirement for each company writing this business to accumulate a special reserve for war hazard insurance not assumed by the federal government that such requirement would be retroactive until Jan. 1, 1942. The requirement would provide for accumulation of all premiums of such risks, less losses and certain designated expenses.

Green Bug Is Menace

Hail insurance men find that in parts of Texas and Oklahoma, the so-called green bug is playing havoc with wheat. This bug has not manifested itself since 1935. It sucks the juice out of the green kernel and thus checks or injures development.

Dr. Loman Is Named Dean of American Institute

Dr. Harry J. Loman, professor of insurance at the University of Pennsylvania, has been selected dean of the American Institute for Property & Liability Underwriters, Inc., in full charge of the institute's educational work.

Dr. Loman will begin his services as dean July 1, and will have offices at 133 South 36th street, Philadelphia.

In selecting a dean for the institute, John A. North, vice-president of Phoenix of Hartford and president of the institute's board of trustees, said the board had in mind several qualifications. These included an extensive experience as a teacher and scholar in property and casualty insurance, experience as a writer, a wide acquaintance with existing insurance literature, educational administrative experience, extensive acquaintance with deans, directors, and other educational officers of the nation's collegiate schools of business, and a personality that would advance the institute's cooperative activities with institutions of learning and outside study groups.

Dr. Loman, 48, received all of his higher education, specializing in insurance, at the University of Pennsylvania. He received his B.S. in economics in 1918, his M.A. degree in 1921, and his Ph.D. degree in 1923. He served in the navy in 1918-1919 and taught in the insurance officers' school for the navy at the University of Pennsylvania in 1919.

Dr. Loman served as instructor in insurance 1919-1921, assistant professor 1921-1926, and since 1926 as professor of insurance at the University of Pennsylvania. He has also had much administrative experience in educational matters, serving the Wharton school as vice-dean from 1933-1939, associate dean since 1939, and director of the post-graduate division since 1938. He is chairman of the administrative board of the S. S. Huebner foundation for insurance education.

Dr. Loman has served the federal and the Pennsylvania government in insurance matters, as expert in insurance to the United States bureau of war risk insurance, and as insurance con-



DR. H. J. LOMAN

McGruder Secretary Commissioners to Go Ahead with Annual Meeting

Well Known Southern Insurance Newspaper Man in Organization Post

The Alabama Association of Insurance Agents has appointed M. R. McGruder full-time secretary, succeeding the late L. A. McGeachy, who died unexpectedly April 20, after a few weeks in the office, during which he laid the groundwork for a new program.

Mr. McGruder has been an insurance editor for 17 years and has a very wide acquaintance with people in all lines of insurance. For five years he was editor of the "Southern Underwriter" of Atlanta, and went with the "Insurance Field" in 1930, subsequently serving that paper as managing editor a few years before returning to Atlanta from Louisville, Jan. 1, 1940, to become southern editor of the "Weekly Underwriter." This year he also has been serving other leading insurance journals as Atlanta and southeastern representative.

Mr. McGruder was born in Louisville, but has spent most of his business career in Atlanta. He is chairman of the grand nest publicity committee of the Blue Goose, a former wielder of the Georgia pond, and has been the editor of Blue Goose papers for the Kentucky and Georgia ponds. He is publicity director of the Georgia Association of Insurance Agents, honorary member of the Atlanta Association of Claim Men, and chairman of its publicity committee. He has lectured and assisted with reviews in the courses managed by the Insurance Library Association of Atlanta, and recently completed a primary textbook on fire insurance.

Until May 15 Mr. McGruder will continue his office in Atlanta, then will move to Birmingham, where the Alabama association already has permanent offices established.

sultant to the Pennsylvania state workmen's insurance fund. During 1936-1939 he served as president of the American Association of University Teachers of Insurance. He is also a member of the Insurance Society of New York, and has served as educational adviser to the Insurance Society of Philadelphia.

He has written "Insurance of Foreign Credits," "Taxation in Its Relation to Life Insurance," "Insurance Principles and Practices" (co-author with Robert Riegel), "Insurance Statistics," and numerous articles on insurance and financial subjects.

THIS WEEK IN INSURANCE

Jesse Jones gives strong indication that final plan of operation for War Damage Corporation, as submitted by insurance group, will be approved.

Page 3

British insurers have now been given permission to do business with any company that is licensed in the United States.

Page 3

Program is announced for the insurance section meeting of the American Management Association in New York City.

Page 3

Program for the annual meeting of the New York Association of Local Agents to be held in Syracuse next week is completed.

Page 3

Walter C. Ploeser, Congressman and St. Louis agent, charges Attorney-general McKittrick of Missouri and Assistant U. S. Attorney-general Arnold with attempt to smear fire companies in the small business committee hearings in Congress.

Page 5

Annual meeting of the North Carolina Association of Insurance Agents is held at Pinehurst.

Page 5

M. R. McGruder of Atlanta, well known insurance newspaper man, has been elected executive secretary of the Alabama Association of Insurance Agents.

Page 4

Executive committee National Association of Insurance Commissioners decides to go ahead with annual meeting.

Page 4

Blanks committee of National Association of Insurance Commissioners makes a number of important recommendations at its meeting in New York.

Page 4

W. B. Cornett is named vice-president in charge of agencies of Loyal Protective Life.

Page 19

H. Clyde Edmundson, Pacific coast manager America Fore, is nominated for president Pacific Board.

Page 15

Serious study is being given these days by company executives to the idea of making some adjustment in the automobile rates to take account of the trend toward lower losses.

Page 19

Occidental Life announces important changes in its accident and health department.

Page 19

Insurance Economics Society is revived to look after accident and health insurance interests in connection with proposals for federal disability benefits.

Page 20

Program is announced for the annual meeting of the Arkansas Association of Insurance Agents.

Page 31

Executive Committee Discusses Number of Questions at Louisville

LOUISVILLE—The executive committee of the National Association of Insurance Commissioners, meeting here confirmed Denver, June 8-10 for the national convention. There had been some doubt regarding meeting in Denver, on account of wartime transportation conditions. It was also decided that the Denver meeting would be exclusively business with no entertainment program of any kind.

James W. Close, counsel R.F.C., was present and discussed with the committee matters pertaining to the War Damage Corporation, subsidiary of the Reconstruction Finance Corporation. There was considerable discussion along this line in the effort to develop a cooperative program as relates to companies, government, agents and everyone concerned.

Discussions were heard regarding licenses and taxation, but referred to the committee on laws and legislation.

The committee on valuation problems has been working on this in New York, and will report at the June meeting.

The question of the mortality table will also be reported by committee at Denver.

C. F. J. Harrington, Boston, chairman executive committee, reported that there was no action to report, in that the deliberations were entirely of an executive nature and all reports, recommendations, etc., will be held in abeyance until the annual meeting.

Other members of the committee present included: J. M. McCormack, Tennessee; W. A. Sullivan, Washington; A. F. Jordan, District of Columbia; John A. Lloyd, Ohio; John Sharp Williams, Mississippi, vice-president; and Jess G. Read, Oklahoma, secretary-treasurer.

Among the visitors who were in for short periods were Sherman Goodpaster of Kentucky and the latter's assistant, Vernon Rooks, and Dick Wheat, actuary of the Kentucky department.

Although there is considerable interest in the question of the war damage program as outlined by the Reconstruction Finance Corporation for the War Damage Corporation, no report on the committee deliberations was forthcoming.

Scheufler Names Two to Missouri Department Staff

JEFFERSON CITY, MO.—Superintendent Scheufler of the Missouri insurance department has appointed Frank J. Loren, Kansas City, deputy superintendent, succeeding Lee W. Byars, who is resuming law practice in Columbia, Mo.

Mr. Loren has been in insurance 22 years in Kansas City, and recently was associated with the R. B. Jones & Sons agency as a broker. He has been active in Kansas City political clean-up campaigns and is a Republican.

Roy G. Diepenbrock of St. Louis becomes actuarial assistant in the department. Mr. Diepenbrock, a lawyer, has had actuarial and administrative experience with Continental Life, Central States Life, and State National Life.

Arthur R. Thompson, Jr., of Warrensburg, Mo., previously was named actuarial assistant by Mr. Scheufler.

North Carolina Agents Eye Problems Closely

Name Wilkinson President, Gulledge Vice-president, at Annual Session

NEW OFFICERS ELECTED

President — Frank S. Wilkinson, Rocky Mount.

Vice-president — S. L. Gulledge, Albemarle.

Secretary — John Henderson, Goldsboro.

Treasurer — A. B. Morgan, Raleigh. **Manager** — Sherman G. Ostrom.

New directors — J. E. Pope, Williamson; Milton Best, Fremont; Milton Airheart, Durham; John B. Craven, Lexington.

PINEHURST, N. C. — Many matters of concern to the North Carolina Association of Insurance Agents were brought up and treated at the annual convention here.

A proposal that there be adopted a statewide rule for a \$5 minimum premium was tabled after some debate. It was urged that the question was one for local boards.

Thomas G. Redden of Greensboro obtained the floor and said association members had not responded as well as they should in the campaign to raise the foundation fund for the American Institute of Property & Liability Underwriters, and a spontaneous outburst of new pledges raised well over \$100.

A special committee is being named and will report to the directors on ways and means to improve the financial structure of the association.

In his report R. L. Price, Charlotte, retiring president, reviewed the work of the association for the year. He stressed particularly the success of the short course school, the regional meetings, the movement to have the legislature adopt an automobile financial responsibility law, and the spread of insurance women's organizations.

The North Carolina association emphasized its purpose to influence ethical practices and to insist upon adherence to the principle that the local agency is the owner of the expirations on its books. At the Pinehurst meeting it stood by a member, and obtained an airing of a controversy on the point, which resulted in three companies complained against wholeheartedly proposing plans for making amends which was acceptable to all, and actually constituted a recognition of the time honored principle of the inviolability of an agency's rights.

This matter was the subject of two special executive sessions and furnished one of the most resultful debates the "Tar Heels" have had in several years. The case arose from the fact that members of an incorporated agency sold their interests to remaining members, and started a new agency of their own, were licensed by companies in the original agency, then went after the business on the original agency's books, with the companies having placed themselves in the position of quasi acquiescence. Representatives of the companies made it clear to the association and the aggrieved

(CONTINUED ON PAGE 35)

Cleveland Board Is Potent Force

Influence of Organization Revealed at Annual Meeting—Berkeley Reelected

CLEVELAND — E. B. Berkeley was reelected president of the Insurance Board of Cleveland at the annual meeting Monday. Henry Frankel is vice-president and S. J. Horton is executive secretary.

New members of the board are D. Lester Murray and W. H. Levering. The two whose terms were expiring and were reelected, are John W. Barrett and Ellis W. Ryan.

Mr. Berkeley, in his presidential address, covered a great deal of ground. He spoke enthusiastically of the interest that the Cleveland agents have taken in the insurance conference of the American Management Association and remarked that he will take part in the forthcoming program May 27-28 in New York. He will represent a typical agent taking care of the insurance needs and problems of a hypothetical manufacturing company.

Federal Taxation of Mutuals

Mr. Berkeley said the Cleveland Board has been active in the effort to remove the exemptions which virtually cause the mutual companies to be free from federal income taxation.

About 40 members of the Cleveland Board have joined the armed forces, he said. In nearly every case some arrangement has been made for handling the business of the producer.

Mr. Berkeley voiced the belief that the time may be at hand when some more active control of recording agency services for the inland marine business will be necessary.

He referred to the Cincinnati Automobile Club agency case and stated that if the Ohio supreme court gives a decision adverse to the agency position, amendments will be sought to the present agency licensing statutes.

Mr. Berkeley referred to the passage in New York of a new standard fire policy and expressed the opinion that since Ohio does not have any standard fire policy law it may be that a movement will develop to have the New York form adopted in Ohio.

Separating Sheep from Goats

He referred to the fact that the Ohio Association of Insurance Agents has sent a questionnaire to all members asking

(CONTINUED ON LAST PAGE)

N. A. U. A. Permits Use of Cars in Defense Work

NEW YORK — In line with the action recently taken by casualty automobile writing companies, the National Automobile Underwriters Association announces a broad construction of policy contracts, under which member companies may, without endorsement or additional premium, interpret policies in force or hereafter written, as covering certain emergency use of cars.

Physical damage insurance applicable to an automobile owned by the insured may be construed to apply, subject otherwise to all provisions of the policy:

Privileges Are Specified

(A) To any emergency use, by or in behalf of any duly constituted civil or military authority, in furtherance of war or defense activities against recognized enemies of the United States, or

(B) To any use, by or in behalf of American Red Cross, Office of Civilian Defense or other similar recognized organization, in furtherance of such war or defense activities.

This important step is in recognition of the fact that the public is largely participating in war and defense activities requiring use of automobiles and attests the desire of the companies to facilitate such participation.

New Extended Coverage Rules for Pacific Sprinkled Risks Are Published

Rates and rules for extended coverage on sprinklered risks have been published by the Pacific Board for California, Montana, Utah and other board territories. Formerly it was necessary to apply for such rates and rules and the change is expected to save time and expense. The publication annuls rates formerly authorized by the sprinklered risk department of the board.

Rules and classifications for unsprinklered risks in the extended coverage manual now apply to sprinklered risks, except that leasehold, rent and use and occupancy rates must be applied for specially. Vandalism and malicious mischief rates and rules for unsprinklered properties also apply to sprinklered risks under the new publication.

Field Men to Put On Program

LOS ANGELES — The Southern California Fire Underwriters Association will put on the program at the next meeting of the Insurance Exchange of Los Angeles, May 26. It will include the skit, "The Agent's Dilemma," which was so successful at the joint meeting of the fire and casualty specials a few weeks ago.

Ploeser Charges McKittrick with Smear Attempt

Congressman-Agent Answers Charges Made at Small Business Hearing

Some pungent comments on Attorney-general McKittrick of Missouri and his charges of monopoly against fire insurance companies were made at the recent convention of the Florida Association of Insurance Agents by Walter C. Ploeser, president of the Ploeser, Watts & Co. agency of St. Louis. Mr. Ploeser is congressman from Missouri and member of the house small business committee.

On March 9 McKittrick appeared before the small business committee without prior explanation to air litigation between him and the fire companies operating in Missouri, Mr. Ploeser said.

"This same attorney-general was the attorney-general while Superintendent Emmett O'Malley and the machine boss, Tom Pendergast, were playing in graft and corruption with the fire rate case in Missouri," Mr. Ploeser asserted. "He never could find the grafters while Tom Pendergast was in power. Suddenly, after that scandal had broken and spread the width and breadth of America to the disgrace of Missouri and the insurance business, it suddenly dawned upon this tardy guardian of the public interest that the fire insurance companies might need legal litigation.

Try to Discredit Companies

"I have not followed the suit," he said, "but a unique combination was formed between the attorney-general of Missouri and the assistant attorney-general of the United States to air, and publicly smear, the fire insurance business before our committee. They came trying to prove that all fire insurance companies operate in restraint of trade and that they constitute one great monopoly."

Mr. Ploeser explained that there are two schools of thought in official circles in Washington concerning the federal government's treatment of the insurance business. One school believes it should be cracked wide open and federally controlled. The other school believes the government should go in the insurance business, and take it over in its entirety. In 1938 a news release from Washington said that some group had suddenly discovered that the insurance business in the United States took in and paid out more money each year than did the fed-

(CONTINUED ON PAGE 14)



AT ANNUAL MEETING OF U. S. CHAMBER OF COMMERCE IN CHICAGO:

National Board Chicago group: E. M. Griggs, associate general counsel; T. A. Greely, special agent; E. L. Donovan, chief special agent, and Horace McMullen, special agent, and Paul Jones, insurance director of Illinois.



LUNCHEON GROUP AT MEETING OF U. S. CHAMBER OF COMMERCE IN CHICAGO.

Arthur Smith, deputy in charge of the Chicago office of the Illinois department; R. W. Forshay, Anita, Ia., president National Association of Insurance Agents; Allan I. Wolff, Associated Agencies, Chicago; C. M. Kinney, chief deputy Illinois department; Kay Goodfellow, secretary to Roy L. Davis, Association of Casualty & Surety Executives, Chicago.

Firemen's Western Department Moves

The western department of Firemen's of Newark this week completed its move from 844 Rush street to 120 South La Salle, Chicago, where it occupies the entire 12th and about half of the 11th floors. At the same time the Cook



H. A. CLARK

county department of the group, which has been in the Insurance Exchange building, moved to the new quarters at 120 South La Salle, and the two offices are now consolidated. H. A. Clark is vice-president in charge of the western department.

The western department of Firemen's was established in Chicago in 1910, and was then located in the Home Insurance building at 137 South La Salle. It has been located in the America Fore building on Rush street since 1923, occupying the entire ninth floor and about half of the fifth floor. Its lease there was relinquished in order to accommodate the Railway Retirement Board which recently purchased the building.

Of the Firemen's group's countrywide personnel of approximately 3,000 employees, 500 are in service in the western department in Chicago, to which the 16 mid-west states report. The department has complete supervision over both fire and casualty operations in its territory. The companies, which operate in every state, Canada and the Hawaiian Islands, last year had net premiums of more than \$45,000,000 countrywide.

Firemen's Suspends Magazine

To conserve paper, the Firemen's group has suspended its quarterly publication, "Loyalty Group Magazine," for the duration.

Manton Is Elected Head of A. I. U. C.

NEW YORK—E. A. G. Manton, vice-president and director of American International Underwriters Corporation, has been elected president. He succeeds C. V. Starr, who will continue as board chairman with A. M. Joukowsky as vice-chairman.

Mr. Manton for several years has managed both the fire and casualty underwriting departments of A. I. U. C. and will continue in that capacity while assuming also the broader responsibilities of his new office. Marine underwriting continues under the direction of Mr. Joukowsky.

Mr. Manton was born in Essex county, England. Before joining the company in 1933 he was with the London office of Caledonian and thereafter with the Paris office of B. W. Noble & Co., representatives of Caledonian, for five years. He has won a number of first prizes in insurance courses. He has a wide acquaintance among insurance men here and abroad. His uncle is Edwin G. Manton, foreign manager of Caledonian in Edinburgh.

Advocates Static Type of Coinsurance Clause

J. Vincent Meherin of Mark M. Meherin & Son, insurance brokers of San Francisco, has recommended that the Pacific Board promulgate a reduced rate average clause under which the insurer would agree not to raise the question of coinsurance deficiency during the term of the policy if the proper insurance to value were purchased at the time the policy went into effect. A premium 5 or 10 percent higher than the ordinary coinsurance rate would be charged where such a clause is attached. He expresses the belief that this would give the companies an increased premium income that would offset any increased loss cost. He feels the companies have an obligation to make as near as possible a definite contract which in the event of a catastrophe will furnish a definite measure of indemnity.

He said he recognizes that if there should be a sharp increase in values the assured would not be able to recover enough in the event of a total loss to rebuild but he contends it would eliminate the possible average clause penalty and would give the customer assurance that he would recover the face of his policy notwithstanding any increased cost. Mr. Meherin states that many buyers resent an attempt to increase the amount of their insurance to comply with the average clause requirement.

In these days of advancing costs it is very difficult to arrive at a basis upon which to predicate values for insurance purposes when the reduced rate average clause is used, he asserts.

Get the jump on Summer Sales!

When the Weatherman says "Fair and Warmer," every alert Alliance Agent knows where to look for increased business. His special Selling Kit tells him that now's the time to push Travel Insurance... and it gives him all needed selling help. Yes, summer sales blossom early... when you're selling the *Alliance Way*.

Right now is the time for you to cash in on the new Alliance Plan for increased insurance sales. It's tied to a sensible seasonable-selling scheme... with needed help to fit every occasion. Write to us today, and watch more salesbloom tomorrow.



THE ALLIANCE INSURANCE CO. of PHILADELPHIA

1600 Arch Street

Philadelphia

Service Offices located in principal cities. Complete nation-wide insurance facilities for Agents and Brokers.

"SELL PROTECTION—NOT POLICIES"

This Is A Policeman

What does he do?

He protects citizens and their property.

Does he always succeed?

No. According to the F.B.I. every hour there are 102 larcenies, 36 burglaries, 6 robberies and 20 autos stolen.

But how can a citizen protect himself from loss?

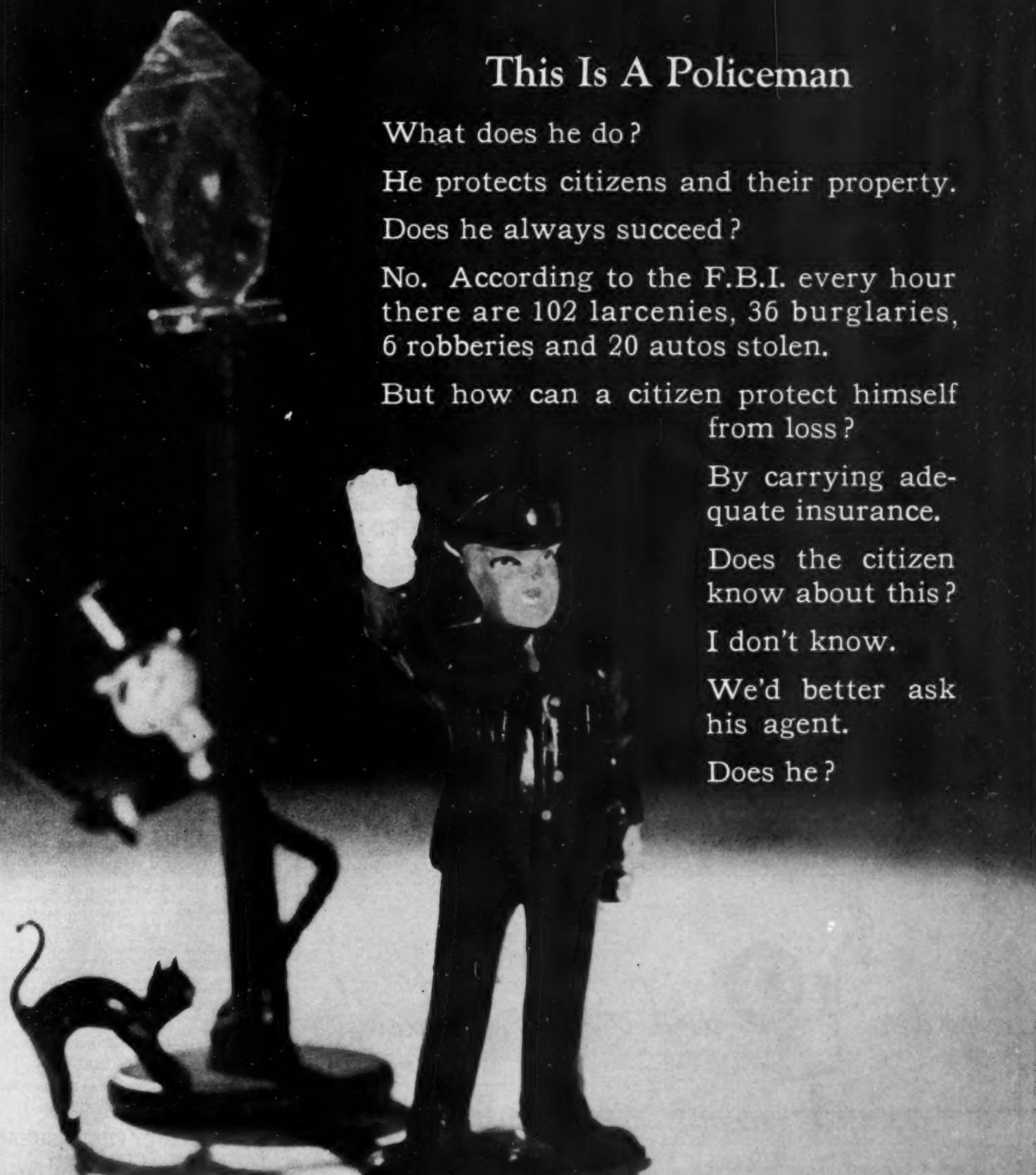
By carrying adequate insurance.

Does the citizen know about this?

I don't know.

We'd better ask his agent.

Does he?



THE AMERICA FORE INSURANCE AND INDEMNITY GROUP

BERNARD M. CULVER, President

FRANK A. CHRISTENSEN

ADVERTISING AGENCY GROWTH



R. D. PARKER

The advertising agency of R. D. Parker-Allston Associates of New York City is becoming more important in the insurance field because this house specializes on insurance company advertising. The firm now has taken new quarters at 116 John street in New York City. Mr. Parker is president of the agency and he has long been convinced that an individual must stand or fall according to his ability to procure worthy and better results in his chosen field. This philosophy, it might be said, brought about the formation of the present organization. Mr. Parker possesses superior knowledge of advertising and he appreciates the technical ramifications of the insurance business. He endeavors, therefore, to interpret to the agents and the public in a compelling way the plain story. He appreciates the problems of insurance and therefore it is his duty to digest and translate the material in an understanding selling message. Mr. Parker has the ability to visualize insurance agents and



KENNETH ALLSTON

their customers, therefore he aims to make the advertising messages which he creates hit the mark in a simple, arresting manner.

Kenneth Allston, vice-president and treasurer, operated his own business since 1932. He specialized in the field of graphic arts. Therefore he brought to the combined organization a comprehensive knowledge of consumer appeal from the direct mail fine arts viewpoint.

When he returned from World War No. 1, he spent two years in New England paper mills under a student educational plan, which included actual work in the various steps of the manufacture of fine and coarse paper, leading directly to the selling of paper to the printing and allied trade. In this contact with printers, engravers, die stampers, lithographers and publishers, he soon found his major interest in the creation and selling of fine printing. Then he became a sales executive and plant manager, his training culminating in the establishment of his own business.

D. J. Neal to Columbus for National Fire

Donald J. Neal, special agent of National Fire in east central Ohio with headquarters in Cleveland, has been transferred to the Columbus office, under the supervision of State Agent Fred G. Bell, where he will travel the territory formerly handled by A. J. Lenke, who has resigned to enter the local agency business.

Mr. Neal, a graduate of Armour Institute of Technology, was with the Ohio Inspection Bureau and served in the en-

gineering department of the western department of National Fire before entering the field. He has demonstrated ability in service and production work, not only along fire and engineering lines, but also as respects automobile and inland marine.

The appointment of a successor to Mr. Neal in the east central Ohio territory will be announced later.

Republic of Dallas Dividend

Republic of Dallas has declared a quarterly dividend of 3 percent, or 30 cents per share, payable to stock of record May 11.



You'd expect a company that is more than a Century Old to be steeped in tradition—creaky with the cobwebs of antiquity—redolent of lavender. Not so Camden Fire! Its viewpoint is as new as nylon—as up-to-date as the Hit Parade—as modern as Aviation Insurance. You are invited to inspect our Modernized Advertising in the hands of any Camden Fire Fieldman, or write the Home Office:

CAMDEN FIRE INSURANCE ASSOCIATION • CAMDEN, N. J.
A CENTURY-OLD CAPITAL STOCK COMPANY

STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. La Salle St., Chicago, at close of business May 4, 1942.

	Par.	Div.	Bid	Asked
Aetna Cas.	10	5.00*	104	108
Aetna Fire	10	1.80*	46	48
Aetna Life	10	1.40*	22 1/2	24
Amer. Alliance.	10	1.20*	16 1/2	18
Amer. Equitable.	5	1.00	14 1/2	16
Amer. Home.	10	..*	6	8
Amer. (N. J.)	2.50	.60*	11 1/2	12 1/2
Amer. Surety.	25	2.50	42	44
Automobile	10	1.40*	31	33
Boston	100	21.00	480	510
Camden Fire.	5	1.00	17 1/2	18 1/2
Carolina.	10	1.40*	22	24
Contl. Cas.	5	1.50*	27	28 1/2
Contl. N. Y.	2.50	2.20*	33	35
Fidelity-Phen.	2.50	2.20*	33	35
Fire Assn.	10	2.50*	43	46
Firemen's (N.J.)	5	.40	8 1/2	9 1/2
Franklin Fire.	5	1.40*	20 1/2	22
Gen. Reinsur.	5	2.00	34	36
Georgia Home.	10	1.20*	21	24
Glens Falls	5	1.60	34	36
Globe & Repub.	5	.50	7	8
Gt. Amer. Fire.	5	1.20*	22	23 1/2
Gt. Amer. Ind.	1	.20	10	12
Hanover Fire.	10	1.20	19	20
Hartford Fire.	10	2.50*	76 1/2	78 1/2
Home (N. Y.)	5	1.60*	22 1/2	24
Ins. Co. of N. A.	10	3.00*	60	62
Maryland Cas.	1	..*	1 3/4	2 1/4
Mass. Bonding.	12.50	3.50	50	52
Mer. (N.Y.) Com.	5	2.00*	40	43
Natl. Cas.	10	1.00	17	18 1/2
Natl. Fire.	10	2.00	47	48 1/2
Natl. Liberty.	2	.40	5 1/2	6 1/2
Natl. Un. Fire.	20	5.00*	135	141
New Amst. Cas.	2	.87 1/2	17	18
New Hampshire.	10	1.80*	38	40
North River.	2.50	1.00	72	74
Phoenix, Conn.	10	3.00*	71	73
Preferred Acci.	5	1.00	11 1/2	13
Prov. Wash.	10	1.40*	28	30
St. Paul F. & M.	62.50	10.00*	216	222
Security, Conn.	10	1.40	32	34
Sprgld. F. & M.	25	4.75*	100	104
Standard Acci.	10	2.50	42	44
Travelers.	100	16.00	335	345
U. S. Fire.	4	2.00	37	39
U. S. F. & G.	2	1.25*	23	24

*Includes extras.

Clarence Goldsmith Is Named to OCD Post

NEW YORK—Clarence Goldsmith, assistant chief engineer of the National Board, has been appointed chief consultant to the fire defense section of the Office of Civilian Defense, Director James M. Landis announced. Mr. Goldsmith will advise on fire department organization for civilian defense, fire defense education, training auxiliary firemen and designing fire fighting equipment.

Donovan With Eagle Star

NEW YORK—William E. Donovan has been appointed New York state agent exclusive of the metropolitan and suburban areas for Eagle Star in succession to A. J. Charron, resigned. His headquarters will be at 121 East Genesee street, Syracuse. Mr. Donovan started in the Syracuse office of the Travelers in 1927, continuing for 10 years, following which he became insurance manager for Eagan Real Estate, Inc.

R. L. Mouk Is Honored by North British

NEW YORK—Robert L. Mouk, secretary of North British Mercantile and head of its central department, was guest of honor at a luncheon tendered by the officers and divisional heads Tuesday. The occasion marked the 25th anniversary of his connection with North British. Assistant United States Manager G. H. Duxbury, acting as toastmaster, spoke appreciatively of the service rendered by Mr. Mouk. Salutations were also spoken by Assistant Managers J. L. Mylod and R. P. Stockham. Mr. Mouk was presented with a handsome radio phonograph by H. V. Tisdale, general agent of the central department, in behalf of the company.

Mr. Mouk's first connection with North British was as Ohio state agent in 1917. In 1926 he was called to the headquarters as superintendent of agents, advancing to general agent 18 months later. His appointment as secretary took place in 1929.

Hauser to Head N. J. Specials

NEWARK—Nominations for officers of the New Jersey Special Agents' Association, to be voted on in June, are: President, Paul M. C. Hauser, Security; vice-president, William B. Holmes, Yorkshire; secretary, William F. Ohl, Jr., Home; treasurer, Herbert G. Guenpelt, Northern of N. Y.

Dog—The Friend of Man



THE CHOW

It has been said that perhaps no dog has more individuality, nor knows his own mind better than the Chow. He is frisky, playful, intelligent and willing to obey his master implicitly; but to the rest of the world's population he pays no attention whatsoever.

Away from home or on the street the Chow will not even notice a stranger except when he tries, unsuccessfully, to put a hand on him. Of all dogs the Chows are most consistently "one man" type.

The Chow has the impulsive, inscrutable countenance which bespeaks his Oriental ancestry. While he is a common dog in China, the country of his origin, he is regarded as somewhat of an aristocrat in this country, which is not unreasonable, considering his proud bearing and ancient lineage.

Another Friend of Man

— INSURANCE —

Especially When Placed with
A Friendly Company

SECURITY FIRE INSURANCE COMPANY

DAVENPORT, IOWA

Protection Since 1883

(Reduced reprint from a series of calendar blotters sent monthly to our agents and prospective agents.)



AD 1841

Waters New Head of Ohio Pond

COLUMBUS, O.—William W. Waters, Ohio Farmers, Columbus, was elected most loyal gander of Ohio Blue Goose at a meeting here. Other new officers are: Supervisor, A. S. Snow; Camden, Columbus; Custodian, E. F. Gallagher, Ohio Inspection Bureau, Columbus; Guardian, C. N. Mullican, Fireman's Fund, Cincinnati; Keeper, F. J. Weber, Firemen's, N. J., Cleveland; Wielder, H. F. Albershardt, Western Adjustment, Columbus.

Delegates to the grand nest meeting are F. C. Wolf, N. Y. Underwriters, Cleveland, and W. W. Waters, and alternates are James Leckey, Royal Exchange and R. T. Huggard, Great American, both of Columbus.

Special honors to the "old timers", 25-year men and life members, and a brief inspiring address by Phil M. Winchester, manager Fire Companies Adjustment Bureau, Newark, who is grand guardian, were the outstanding features of the meeting. Nearly 200 of the 439 members attended, including 22 old timers. The old-timers were presented by A. C. Guy, past most loyal gander, who was toastmaster, at the dinner session. R. B. Sherman, state agent, Northern Assurance, was chairman of the old-timers committee.

Blue Goose International should continue to aid the war effort in every possible way, Mr. Winchester said, because it has great power to accomplish worth while war jobs, including the most important job of maintaining high morale. All suggestions for a more active nationwide war aid program will be carefully considered by the grand nest. Now there is a big opportunity for the Blue Goose to justify its existence.

He strongly favored a continuation of grand nest meetings—with perhaps a reduced number of delegates. The 7,500 members today are a power in the war effort and national meetings should be held for the duration and not suspended as in 1917-18 when the Blue Goose was not the organization it is today, he concluded.

Favor Continuing to Meet

A resolution by the Oklahoma pond favoring cessation of national meetings was read and discussed, but Ohio pond unanimously passed a resolution favoring the holding of the grand nest meeting planned for Toronto in August and recommending the question of future meetings be decided at that meeting.

Ten new members were initiated by F. C. Wolf, state agent N. Y. Underwriters and immediate past most loyal gander. They are R. G. Baldwin, Home, Columbus; T. E. Gorman and W. C. James of Columbus, and Charles Sokol, Cleveland, all with the Aetna; Martin Nehring, Western Adjustment, Columbus; Frank Perrin, American National, at Columbus; Joseph Such, Automobile, Columbus; Paul Desmond, Great American, Norwood, O.; Claire Dunbar, American National, Columbus; L. H. Martin, THE NATIONAL UNDERWRITER, Cincinnati; and Frederick Coope, Western Adjustment, Columbus.

Latest reports indicate at least 12 members are in the armed services.

Wielder Albershardt showed two new \$500 war savings bonds just purchased in the name of the Ohio pond. A suggestion that all available surplus funds be put in the purchase of war bonds was approved and referred to the executive committee.

Kewanee, Ill., Fire Will Cost Insurers \$800,000

An insurance loss of approximately \$800,000 resulted from the recent fire in Kewanee, Ill., which did extensive damage in two city blocks in the downtown business section. Less than 10 percent of the loss consists of use and occupancy and rent insurance. The total

property loss will run about \$1,100,000, adjusters estimate. The original estimate of the insurance loss was \$1,000,000 and property loss \$1,500,000. More than half the amount involved has been adjusted. Adjustments of losses were somewhat delayed because the local insurance records were destroyed when four of the large Kewanee agencies burned out in the fire.

Dr. Dean McHenry of the University of California at Los Angeles spoke before the Southern California Fire Underwriters Association on "Sir Stafford Cripps, the Rising Star of British Politics."

Midwest Storm Losses Run More Than \$100,000

Approximately 5,000 windstorm losses for a total insurance liability of \$100,000 to \$150,000 resulted from the windstorms of May 2 in Western Underwriters Association territory. There was also some damage in Oklahoma.

The greatest number of losses, about 3,000, were in St. Louis and St. Louis county, with half a dozen running several thousand dollars. About 250 losses were reported from Caldwell, Kan.; 500 to 600 from around Lincoln, Ill., with 150 other windstorm losses scattered

through central Illinois. There were some losses reported from Springfield and Joplin, Mo., and 150 from Duluth, Minn.

Irving G. Roos Slated

The Queens County Brokers & Agents Association will have as the speaker at its May 13 meeting Irving G. Roos, production manager of the Joseph Agency in New York of Home Life of New York, who will talk on life insurance under war conditions.

The Insurance Check Chart helps to detect hazards. Get a copy for 75 cents from National Underwriter.



*"It makes you
safer from firebugs . . ."*

The work done by the arson investigators of organized capital stock fire insurance has a value to every customer of yours which should be made clear to him. Answering the customary "What does Standard Protection mean to you?" the National Board's May magazine message "It makes you safer from firebugs," will make your sales story graphic. Use it, along with the rest of this series—the individual advertisements "add up" to a convincing total.



HARTFORD FIRE INSURANCE COMPANY

HARTFORD

CONNECTICUT

NEWS OF FIELD MEN

San Francisco Pond Initiates 71

At special ceremonies of the San Francisco Blue Goose, with C. J. Malcolm, most loyal grand gander, participating, 71 new members were admitted. It was one of the largest classes in the history of the pond.

Among executives inducted were L. S. Moorhead, president Associated Indemnity and Associated Fire & Marine; H. G. Kates, vice-president Associated Fire & Marine; S. L. Weinstock, deputy insurance commissioner; Fred Gerlach, chief investigator of the California department; E. R. Hindley, associate manager National of Hartford; C. A. Craft, Phoenix Assurance; E. D. Petrie, Great American; G. P. Williams, Providence-Washington; J. W. Loftus, Automobile; A. A. Milhaupt, Firemen's group, and M. H. Rodgers, New Hampshire. Several of them are recent arrivals on the Pacific Coast in managerial posts.

The large class was the result of untiring efforts on the part of William M. Mutch, Travelers Fire, chairman of the membership committee.

Honor E. W. Kennedy, 25 Years with America Fore

Edward W. Kennedy, 17 years in Kansas City as state agent of the farm and hail department of America Fore for Missouri, and in charge of all losses in the state, was the honored guest at a luncheon there on his 25th anniversary with the organization. Bert R. Walinder, manager of the farm and hail department, Chicago, presented Mr. Kennedy a wrist watch, suitably inscribed, indicating the 25 years service. He also read a letter from F. A. Christensen, vice-president of America Fore, welcoming Mr. Kennedy into the Old Guard.

America Fore representatives present were Merle E. Odell and C. W. Bean, Kansas state agents; H. L. Krauss and F. L. Stingle, Missouri state agents; R. D. Air, staff adjuster; A. C. Dow, Kansas special agent, and W. B. McCulloh, Missouri special agent; all of Kansas City; C. E. Antle, special agent, St. Joseph, Mo., and Fred Hammert, special agent, Columbia, Mo.

Eagle Star Western Field Men Hold Conference

The middle western field men of Eagle Star gathered in Chicago Monday and Tuesday for an informal conference with Assistant U. S. Managers A. J. Huneke and W. H. Wagner. The sessions were of the round table variety and much valuable discussion was evoked. Mr. Wagner went on from

Chicago to make visits in Kansas City and St. Louis and Mr. Huneke went to Minnesota for the balance of the week.

In past years Eagle Star has had a meeting in New York for its entire field organization. This year the eastern men were brought to the home office for individual conferences.

In Chicago L. C. Larson, Chicago manager, made the local arrangements.

Texas Blue Goose Active

C. J. Malcolm of Toronto, most loyal grand gander of the Blue Goose, addressed a luncheon meeting of the Texas Blue Goose in Dallas Wednesday. That was a special meeting. On Monday the Texas organization heard a talk by Judge Winter King of the county criminal court. There will be a dinner meeting of the three Texas ponds in San Antonio, sponsored by the Alamo group, in San Antonio, May 21. The West Texas puddle will have a meeting May 12 in Lubbock.

Wis. Field Club Picks Lawsonia

The Wisconsin Insurance Club has definitely decided to hold its annual meeting at Lawsonia, Green Lake, Wis., June 18-19. H. W. Bailey, Dubuque Fire & Marine, is president of the club. The Illinois Field Club will hold its meeting jointly with the Wisconsin group. Speakers will include Paul Oliver, Chicago, manager marine department Dubuque F. & M. and James C. O'Connor, editor of the Fire, Casualty & Surety Bulletins of THE NATIONAL UNDERWRITER. The Wisconsin Fire Underwriters Association will meet there on the same dates and the Wisconsin Blue Goose on June 17. Joint sports and entertainment programs are being formulated.

Kiesner to Cover Iowa

Bernard M. Kiesner, state agent of Fidelity & Guaranty Fire in Minnesota, will supervise the company's business in Iowa as well. His headquarters will continue in the National building, Minneapolis. This increase in Mr. Kiesner's territory is occasioned by the transfer of Denzel G. Rogers, formerly special agent in Nebraska and Iowa, to Kansas City as Missouri and Kansas state agent.

Mo. Field Men's Meetings

The annual meeting of the Missouri Fire Underwriters Association will be held at Lake Taneycomo, Rockaway Beach, Mo., June 3-4. The committee in charge of arrangements is composed of C. Hohman Mahn, Springfield F. & M., and R. M. Gisburne, Home, for the east part of the state and T. O. Nuckles, Jr., Norwich Union, and Charles Mills, North British & Mercantile, for the west side. The Missouri Fire Prevention As-

sociation will hold its annual meeting June 3 at the same place.

Debate War Risk Issue

COLUMBUS—Every member present, 30 in all, took part in a debate at the meeting this week of the Ohio Stock Fire Insurance Speakers Association on: "Resolved, stock fire insurance companies should write war risk insurance." Edward C. Knoop, Jr., Home, was captain of one team, and Martin Vold, Jr., Springfield, the other.

Mallalieu to South Jersey

F. W. Mallalieu, Jr., has been appointed special agent in the South Jersey field for Great American with headquarters in Philadelphia, taking the place of William F. Klee, resigned. Mr. Mallalieu has been in the suburban New York field for Great American.

Canadian Bodies Will Hold Annual Meetings at Montebello, Quebec

The Dominion Fire Prevention Association and the Association of Canadian Fire Marshals both meet at Montebello, Que., May 18-20. D. P. Cruikshank of Ottawa is president of the prevention association. Mayor Lewis of Ottawa will be the luncheon speaker. Superintendent of Insurance Finlayson of the Dominion; W. L. Clairmont, Dominion fire commissioner, G. J. Richardson, secretary International Association of Fire Fighters, Washington, D. C., will speak.

At the Fire Marshals Association, W. T. French, chief fire defense section Office of Civilian Defense, Washington, D. C.; F. X. Ahern, deputy fire commissioner of Quebec, H. C. McLellan, New Brunswick fire marshal, W. J. Scott, Ontario fire marshal, W. J. Scott, Ontario fire marshal, and General L. R. LaFleche, associate deputy minister of National War Services, will be the speakers.

There will be a joint conference of the two bodies at which the speaker will be Dr. R. J. Manion, director of civil air raid precautions, Ottawa. The concluding session of the fire marshals will include a discussion on public buildings and life safety which will be led by Col. S. S. Wright, fire marshal of Nova Scotia.

NEW YORK

SPECIAL AGENT FOR AMERICAN

The New York metropolitan and suburban department of American of Newark has appointed Charles M. Bowman special agent for Long Island. Mr. Bowman has held various positions in the

metropolitan and suburban department office for the past five years.

HEYDON WITH NEW HAMPSHIRE

Walter L. Heydon, who has been manager of the brokerage and service department of American in New York, has joined New Hampshire Fire in the same capacity.

SIMPSON IN GOVERNMENT POST

J. Dyer Simpson, general manager of the Royal-Liverpool groups in Liverpool, has gone into the government service for several months, as director general of administrative services in the ministry of supplies.

IMPORTANT AGENCY MERGER

The New York agencies of Eifert, French & Co. and W. L. Perrin & Son, Inc., have been merged. For casualty lines there has been a new corporation formed to be known as Perrin-Eifert agency with Charles Bellinger as president and A. F. Eifert as secretary-treasurer. This agency has been appointed downtown borough agent for New Amsterdam Casualty. The sole owner of the Eifert, French & Co. agency has been Mr. Eifert. He becomes a vice-president of W. L. Perrin & Son, Inc., which is a new corporation succeeding the partnership of W. L. Perrin & Son. Charles Bellinger is president of W. L. Perrin & Son.

AETNA FIRE BUYS N. Y. BUILDING

The Woodbridge Building at 100 William street has been purchased by Aetna Fire and this will be used to house the New York City branch offices of the companies, which have been located at 89 Maiden Lane. The purchase takes in the entire block on William street from John to Platt street. The 13 and 17 story buildings cover a ground space of about 20,000 feet and contain 200,000 feet of rentable space.

DUPLICATION IS AVOIDED

Some of the companies, it is reported, as a means of lessening the volume of detail work have decided not to review so-called association risks as closely as they have in the past. By association risks is meant business that comes by reason of participation in the Factory Associations and other syndicates. In the past some of the companies have devoted a good deal of attention to underwriting such business and placing reinsurance on certain lines "on the street" according to their judgment. Now a good many of the companies that have been following such a practice have decided to rely very largely on the judgment of the syndicates themselves and not to attempt to duplicate the work that has already been done.

There has always been considerable variation between the different companies in the handling of association business. Some of the companies have not taken the pains to study this business carefully, merely taking off the

MARSH & MCLENNAN

INCORPORATED

INSURANCE

Federal Reserve Bank Building • 164 West Jackson Blvd., Chicago

NEW YORK
BUFFALO
PITTSBURGH
CLEVELAND
COLUMBUS
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INDIANAPOLIS
MILWAUKEE
MINNEAPOLIS
DULUTH
PHOENIX
SAN FRANCISCO
LOS ANGELES
PORTLAND
SEATTLE
VANCOUVER
MONTREAL
BOSTON
ST. LOUIS
LONDON

premiums and sending the daily reports to the files. Others, however, have entered the risks on the improved risks lists and have underwritten the business carefully. Some of the syndicates report to the companies by bordereaux and hence there is little work that the individual member company can do with it. Other syndicates, however, send daily reports to the companies.

CHICAGO

TWO BOARDS TO HOLD MEETINGS

A special luncheon meeting of the board of the Insurance Federation of Illinois will be held in the Union League Club, Chicago, May 8. E. V. Mitchell, general counsel Continental Casualty, is federation president and will preside with J. P. Keevers, Maryland Casualty, board chairman.

A special meeting of the board of the Illinois Association of Insurance Agents will be held in the federation office in the Insurance Exchange building, starting at 2:30 p. m., May 8. Important matters will be taken up. Chairman Lyle H. Gift of Peoria will preside and McCullough Winters of Quincy, association president, will attend.

TO BRUNSWICK-BALKE-COLLENDER

A. W. McMahon has returned to Chicago as manager of the insurance department of Brunswick-Balke-Collender Company, where he will have supervision over the company's large lines. He was manager of the Chicago office of Service Fire until it was closed recently, after which he went to New York with that company. Mr. McMahon was manager of the insurance department in the Chicago office of C. I. T. before Service Fire took over that business and prior to that was claim manager in the Chicago office of Export and Export Indemnity. He was also a broker in the office of A. J. Gallagher for about three years.

CRAMSIE-LAADT AGENCY MOVES

Cramsie-Laadt & Co., Chicago class 1 agency, this week moved to much larger and more modern quarters in 1025 Insurance Exchange building. This new office, formerly occupied by the Maryland Casualty branch, has been streamlined, with much new furniture and fixtures. There is increased space for the office brokers who now are quartered in the same space with the life department, which represents Northwestern National Life as general agent.

The partners in the agency are W. J. Laadt and F. A. Cramsie. They have been together since the agency was formed in 1925. Mr. Cramsie has been in the business for 25 years, starting as office boy in the Hartford Fire western department, then being with the farm department of Connecticut Fire and later with Haskell, Miller, Grossmann & Co., as a broker and then special agent of the Critchell, Miller agency for about 10 years in Cook county.

Mr. Laadt entered insurance after graduation from University of Illinois in 1924. He first was a file clerk for the Sun, then held other minor positions before going into the agency end. He is a director of the Chicago Board and regional vice-president of the Illinois Association of Insurance Agents. An informal opening in the new office was held Wednesday.

GEORGE BLUM IN EXCHANGE

George M. Blum & Associates, independent adjusters, are now installed in new quarters in A-1153 Insurance Exchange building, Chicago. Mr. Blum

and his partner, A. B. Barber, are well experienced and for many years were connected with Underwriters Adjusting. In the same office is J. H. Mayer of Mayer & Johnson who is a specialist in appraising insurable values and through that connection George M. Blum & Associates will be able to offer appraisal facilities.

A. H. Derbyshire, assistant secretary of the America Fore head office in charge of the inland marine department, was at the western office this week.

W. B. Davison, production manager in the Pacific Coast department of the North America group, was in Chicago this week en route to the head office in Philadelphia.

A news item relating to the move of **Joseph Rice & Co.**, Chicago, adjusting office, should have placed the firm in A-942 Insurance Exchange instead of A-912.

Baker With No. British in Ark.

Ralph H. Baker has been appointed Arkansas state agent for North British in succession to the late John W. Ricks. His headquarters are in the Hall building, Little Rock. For the past 19 years he has been with the Arkansas Fire Prevention Bureau. In his new connection he will supervise the interests of the parent North British and Mercantile and Pennsylvania Fire.

Kansas Field Men Organization Held Annual Meetings

WICHITA, KAN.—The Kansas Blue Goose at its meeting here with the Sunflower Puddle as hosts advanced E. H. Fikes, Home, N. Y., to most loyal gander; Russell Colvin, American, to custodian; Carl Smith, Royal Exchange, to guardian; L. A. Magill, Kansas Inspection Bureau, to custodian, and named R. M. Covington, Hartford Fire, wielder and G. L. Hampton, Phoenix of Hartford, keeper. Past Most Loyal Gander J. Y. Dickerson, Loyalty Group, presided at the "splash" and business session as Most Loyal Gander R. E. Hauck, North British, was transferred to New York earlier in the year.

E. H. Fikes was named delegate to grand nest and B. E. Marsh, Phoenix of London, alternate. However, the Kansas pond adopted a resolution urging that grand nest meetings be called off for the "duration." The pond voted to invest money from pond emergency fund in war savings bonds.

Impressive memorial services for the late J. G. Updegraff, for over 25 years Kansas state agent of the Royal and of

ficial of the Kansas Fire Prevention Association were given by W. L. Gardner, National of Hartford state agent.

Goslings taking their first plunge included Ralph Vohs, Western Adjustment; Harold Shoff, Western Adjustment; Wm. Stewart, North British; A. L. Blickenstaff, Loyalty group; Harlan Wyant, Great American, and Joe F. Battle, Hartford Fire. Special initiation ceremonies were conducted by the Sunflower Puddle led by C. J. Wintrol, Royal-Liverpool; Hughes Cunningham, Sheffer-Cunningham, and Chas. E. Gooch, Underwriters Adjusting.

Visiting ganders included Fred W. Westervelt, assistant manager B. D. O., New York.

The annual banquet followed the afternoon initiation and business session, George L. Hampton, Jr., having charge assisted by Noble Birmingham, both of the Phoenix of Hartford. Radio Station KFH furnished the entertainment, though H. O. McIntosh, Hanover, led the song fest during the dinner.

Fire Prevention Meeting

The Kansas Fire Prevention Association held its annual meeting earlier in the day advancing Ray H. Priest, Royal-Liverpool, to president; C. W. Bean, America Fore, to vice-president and renaming V. E. Herbert, Loyalty group.

(CONTINUED ON LAST PAGE)



YOU NEVER KNOW WHO'S LISTENING

IT is the duty of every insurance man and woman, as it is the duty of every American, to be particularly careful what he says and where he says it. The insurance business is so closely interwoven with manufacturers of essential army and navy supplies, that it is natural those in the insurance business frequently know in advance of new plants, additional employees, vital machinery about to be installed, and similar information. Engineers, inspectors and claim men have intimate knowledge of men and machinery in many a plant which is a cog in the wheel of the machinery which is making America the Arsenal of Democracy. Don't tell all you know. Don't repeat any information about any risk in any public place. Don't give the enemy the tip-off. You never know who's listening. Your best friend may be the sort of a person who likes to show off his knowledge, acquired from you, by saying, "Why an insurance man told me just the other day . . ." Get the proper information to the proper authorities as promptly as possible. But make absolutely sure it gets nowhere else. Such warnings have appeared before and will appear again. They should be repeated again and again and again.

You Never Know Who's Listening



THE EMPLOYERS' GROUP

110 Milk St., Boston, Mass.



STATE AGENT INDIANA TOP NOTCH FIRE COMPANY.....	\$225
ASSISTANT MANAGER FIRE UNDERWRITING DEPT.....	\$250
RATING ENGINEER PREFER ARMOUR TECH GRAD.....	\$200

FERGASON PERSONNEL
166 W. Jackson Blvd., Chicago, HAR 2380

Missouri Rate Case Produces New Headline

The amazing and perpetual Missouri rate case produced another headline this week when Chief Justice Gantt of the Missouri supreme court resigned as the presiding justice in protest against the action of his fellow justices in a subsidiary issue connected with the rate case.

Gantt resigned in protest against the action of his fellow justices in ordering an opinion of Gantt rejected because it contained "matter which is scandalous, impudent and scurrilous, patently outside the record of the case and irrelevant and unnecessary in view of the law." The majority of the court had ruled that the Central Missouri Trust Company of Jefferson City was not liable for \$289,789 in impounded premiums deposited with it and paid out by order of the Cole county circuit court. Gantt gave a dissenting opinion, there was a reply by Justice Tipton and a reply in turn from Gantt. All of this material was rejected by court order.

Origin of Case

The case grew out of the deposit of \$2,751,256 in the Central Missouri Trust company in 1935 by H. P. Lauf and L. H. Cook, custodians of a fund collected from the fire companies, made up of money which had not been refunded previously to policyholders under the original 10 percent fire rate case started in 1922. This deposit was made under order of Judge Sevier, who appointed the custodians.

During the time the money was on deposit the custodians refunded \$100,978 to policyholders they were able to locate and determine claims. The cost of this work was \$289,789.

Attorney-general McKittrick contended that the court orders appointing Cook and Lauf custodians were void, the orders for distribution of the refunds and payment of administration costs also were void, and that the bank had

no authority originally to receive the money on deposit.

On Nov. 20, 1939, the bank turned over to the superintendent of insurance the \$2,360,488 balance in the fund after the supreme court had held the superintendent was the rightful custodian of the fund.

The suit against the bank asked for repayment to the state of \$289,789 administration costs, giving credit for the \$100,978 returned to the policyholders.

Winchell "News" Contains Criticism, Wrong Figures

In his regular weekly Sunday evening news broadcast over the national radio hookup, Walter Winchell, newspaper columnist, said that insurance men in the Pacific northwest are protesting failure of insurance companies to write war risk protection. They are criticizing the companies, "which wrote \$2,000,000,000 in premiums last year," he said, for assuming only "\$200,000 of liability" in the government's War Damage Corporation.

Winchell's figures are in error. It is the fire companies that will write war risk coverage when the War Damage Corporation plan gets under way, and they wrote \$1,000,000,000 in premiums last year, not \$2,000,000,000. Also, they are participating in the WDC plan up to \$20,000,000, not \$200,000.

Worcester Board Reelects

Thomas E. Babb, Jr., president, and all other officers were reelected at the annual meeting of the Worcester, Mass., Board of Fire Underwriters. A new advanced course in fire defense training for watchmen and custodians of factories, stores and apartment houses will be given under auspices of the board, it was voted. An earlier course, started in March, has been completed and diplomas were awarded this week to the watchmen who finished the course.

Rhoades Joins Agency of Parker-Allston



W. C. RHOADES

Raymond D. Parker, president of Parker-Allston Associates, Inc., has announced that W. C. Rhoades had joined that staff on May 5. It is an advertising agency specializing in insurance company accounts and is now located at 116 John street, New York.

Mr. Rhoades is a native of Syracuse, N. Y. He prepared for college at Lawrenceville School and graduated in 1933 from Yale, where he was on the "Yale Daily News." In 1933, he entered the Marine Office of America as a student in New York City and in 1935 was transferred to its Philadelphia office as a field man. Moved to its Chicago office in 1936, he did underwriting and claims work until his return in the fall of 1937 to the head office in New York, where for the past

five years he has been in charge of advertising. He leaves that organization with a creditable record of performance and will continue to service the advertising needs of Marine Office of America, as account executive, in his new connection.

He is the son of Sumner Rhoades, who retired last year as manager of the Eastern Underwriters Association.

Stewart-Keator Final Meeting

J. C. O'Connor, editor "Fire, Casualty & Surety Bulletins" of THE NATIONAL UNDERWRITER, spoke at the final dinner meeting of the season of the producers and department heads of the Stewart, Keator, Kessberger & Lederer agency of Chicago last Monday. He discussed war exclusion clauses in common insurance policies and the significance of developments in Washington on the insurance business. W. Herbert Stewart, president, and Emil L. Lederer, secretary-treasurer of the firm, were present. Harry Workman is president of the producers' organization. Meetings will be resumed in October.

To Have Outside Speaker

NEW YORK—Although the annual meeting of the National Board, May 28, will be an abbreviated session this year, there will be a speaker from outside the industry. Only five or six times in the past has an outsider been invited to address this gathering. One of those speakers was the late Charles Evans Hughes and another was Will Rogers. It is taken for granted that the officers will be reelected. R. P. Barbour, U. S. manager of Northern of London, is now just completing his first term in office. The nominating committee consists of James Wyper, vice-president of Hartford Fire; W. H. Koop, president Great American; F. W. Koeckert, U. S. manager of Commercial Union; P. B. Sommers, president of American, and F. D. Layton, president of National Fire.

RAIN... farmers hope for it—sponsors of sports events hope against it. Because of the rapidly approaching outdoor sports season, NOW is your opportunity to introduce to sports authorities the financial protection afforded by Rain insurance.

The Eagle Star was the first stock company in the United States to write Rain insurance.

Its fieldmen, highly trained in this class, will be glad to assist you. Our Rain Manual, containing forms, rules, rates and other general information, is yours for the asking. Write for one today.

Relieve your assureds of the strain of worry by arranging for them to INSURE rather than HOPE AGAINST rain!

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American Equitable Assurance Company
New York Fire Insurance Company
Standard Surety & Casualty Company
Standard Insurance Company of New York

Indiana Insurance Company
Associated Indemnity Corporation
American Fidelity & Casualty Company
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All lines of Fire, Automobile, Casualty and Inland Marine Insurance
Excellent facilities for coverages on LONG HAUL TRUCKS
Liberal Commissions

AGENTS WANTED IN INDIANA

CONSOLIDATED BLDG., INDIANAPOLIS

BROKERS' ACCOUNTS SOLICITED

Governor Bricker Addresses Ohio Fire Underwriters

COLUMBUS, O.—Governor Bricker addressed a meeting of the Ohio Fire Underwriters Association, saying that Ohio is third in importance in production of war materials. He stressed the importance of keeping Ohio's industry going 100 percent. War industries are well spread over the state, but there is danger of sabotage and insurance men not only can but already are helping voluntarily in many ways, he said. The governor mentioned the new Cincinnati plan under which qualified inspectors are now serving as auxiliary fire prevention engineers.

He complimented the insurance men on what they are doing to help, and reported 420,000 men and women in all lines of work have volunteered for civilian war work in Ohio.

Motions to purchase a service flag, that future meetings open with the pledge of allegiance and that some plan be set up regularly to send messages and gifts to members in the armed services were referred to the executive committee for action.

Two new members, S. C. Busbee, special agent, Commercial Union, Cleveland, and F. J. Gunther, special agent, Home, Columbus were admitted.

President C. F. Eagle, American of N. J., presided. Howard R. Underwood, secretary spoke of the association's part in Ohio's drive to sell war savings bonds.

The annual meeting at which the new officers are to be elected will be held in Columbus June 9 and the summer meeting is scheduled for July 21-22 at Cedar Point.

Up Hold D'Alesandro Agency Ban

BALTIMORE—At a special meeting last week, the Association of Fire Underwriters of Baltimore declined to reinstate the agency of D'Alesandro-McCullough Co. There had been a bitter fight over this agency, which had previously failed of reelection to membership because J. H. Pollack, political stormy figure, had been licensed as a solicitor. The board left the way open for a new application should Mr. Pollack's connection be terminated. The situation attracted considerable publicity in the daily press.

Moore Heads N. Y. Pond

NEW YORK—New officers of the New York City Blue Goose, elected at the annual meeting in Jersey City are R. F. Moore, most loyal gander; R. C. Williams, supervisor; W. F. Ohl, Jr., custodian; W. T. Murphy, guardian; C. C. Collins, keeper, and E. W. Dart, wielder.

The beefsteak dinner, together with an entertainment program, was enjoyed by the 70 or more ganders at the affair. Under the new administration a systematic campaign to enroll a larger membership will be conducted.

Ind. Salvage Corps Elects

INDIANAPOLIS—At the annual meeting of the Indianapolis Salvage Corps, C. Curtis Duck of the Spann Agency was elected president; George R. Pritchett, state agent, American, vice-president; D. D. Fitzgerald, Commercial Union, treasurer, and E. H. Forry, Union Trust Company, secretary. Directors elected were Homer G. Meek, London Assurance; Wilbur E. Mallalieu, general manager, National Board, and Richard Lieber, National Park Service. Mr. Lieber and Mr. Forry served on the committee that established the Indianapolis Salvage Corps and have been active as directors from the start. Mr. Forry also having served as secretary from the first. Wil-

liam Curran has served as superintendent of the salvage corps from the beginning.

Wayne County Would Self Insure

Recommendation that the board of supervisors of Wayne county, Mich., hereafter self insure the fire risk on county buildings, has been made by the Wayne County Board of Auditors.

The recommendation was made following a decision to reduce fire insurance carried on the Wayne county training school at Northville from \$3,169,512 to \$266,850.

Auditor Ray Hafeli contended that

the county could have saved \$430,510 in premiums since 1931 if it had been a self insurer. He conceded, however, that much of the fire insurance that has been carried was unnecessary and was contrary to the recommendations of responsible insurance people.

Phoenix of London Holds Opening

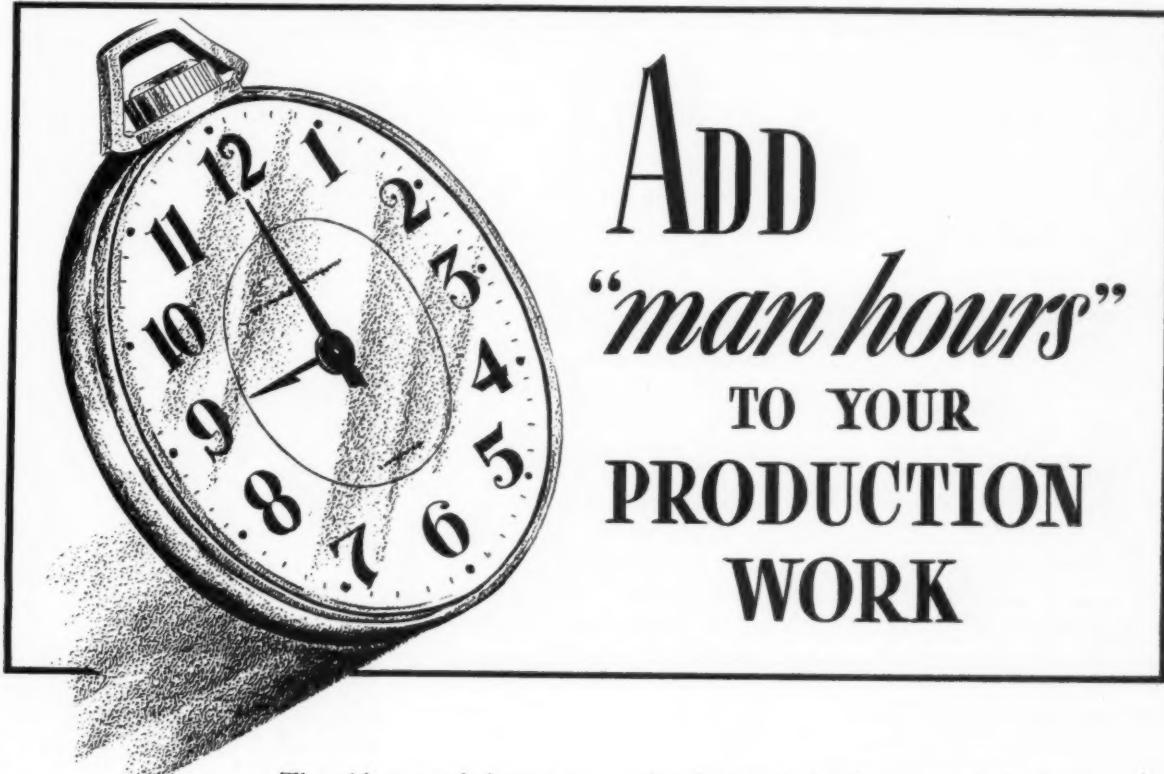
NEW YORK—The metropolitan branches of the Phoenix-London group are now settled in attractively arranged and equipped quarters in the New Amsterdam Casualty building. The formal opening Monday was attended by a large number of brokers who felicitated

Manager W. A. Miner of Phoenix and Manager E. W. Lang of London Guarantee, upon the move. The rooms of the group were decorated with floral displays.

Loss at Pryor \$500,000

The Fire Companies Adjustment Bureau estimates the insurance loss caused by the tornado that struck Pryor, Okla., April 27 at \$500,000. It is too early to estimate the damage of the second tornado that swept the northeastern section of the state May 2.

It doesn't cost anything to wish a fellow good luck.



The thing needed most in this mightiest effort America has ever made is not men—it is not materials—it is not money—it is TIME.

TIME is the determining factor, and so today the nation is making TIME . . . virtually adding "man hours" to training and production through increased efficiency.

No need to be told that things are different nowadays. TIME is precious. The free and easy ways of yesterday won't do any more. Efficiency is the keynote of today.

In the conduct of an agent's business today TIME is likewise an increasingly important factor. It, too, determines success or failure in the agency field.

For this reason our PRACTICAL PROSPECTING agency sales plan is sought more today than ever before. It gives you a time-saving plan of action.

A copy of PRACTICAL PROSPECTING is available to you without any obligation. Use the coupon below, and see for yourself how you too might convert the ideas it contains into dollars for yourself.



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Office Planning and Methods Consultant
for
LIFE, FIRE AND CASUALTY INSUR-
ANCE COMPANIES
Conway Building
Chicago, Illinois

Ploeser Charges Smear Attempt

(CONTINUED FROM PAGE 5)

ederal government, and that that in itself was a crime. Following that came the T. N. E. C. hearing on the life insurance companies. The life insurance business came off pretty clean after investigation because it is a clean, fine business.

Arnold on Sidelines

"The expressed purpose of the hearings before the small business committee was to give the justice department a preliminary opportunity to prove or at least claim that the fire insurance business was a huge monopoly operating contrary to the best public interest," Mr. Ploeser continued. He noted that Assistant Attorney-General Thurman Arnold sat as a listener at the hearings "while his cubs put on the show. Evidently the evidence is not sufficiently substantial for the master trust-buster to step in and brandish his legal sword for the kill."

"After many months of study of the companies' financial reports and their operations, all of which are public property and which are filed with and vigorously examined by the state insurance departments, the self-admitted economist of the department of justice had discovered a new method of reading a financial statement. He could find no clue to monopolistic control by study of the financial reports of the companies. He did originate the idea of comparing stockholders dividends to losses. After two days of courtesy hearings the committee went back to its proper business."

Apparently the motivating thought was to use the small business committee as a sounding board for a smear in the press, Mr. Ploeser asserted. He quoted a passage from the unrevised hearings, which, he said, clearly indicates the in-

tention to smear by implication instead of by fact.

"There is another item which we have found to be of great importance among large corporations—namely, the extent to which salaries charged to expense may represent in part profits returned to the management," Mr. Comer said at the hearings. "Now, that figure would require a breakdown to see whether as a rule the salaries could be considered as a profit item. In the tobacco industry, for example, it is known that some of the men receive considerably more than \$1,000,000 a year salary, but as a matter of fact, a large part of that is profits returned to the management."

Mr. Ploeser pointed out to Mr. Comer that he was talking about the fire insurance business and not the tobacco industry and asked him if he knew of any salaries that size in the insurance business. Mr. Comer did not. On close questioning Mr. Comer admitted that he did not know what the salaries were in the fire insurance business.

One thing Mr. Comer did do which he probably did not intend, Mr. Ploeser said, was to awaken the insurance business to the danger of being so regimented that it may never get over it. In this respect, Mr. Ploeser said it is better for the business to be unduly alarmed and too early in caution than too careless and too late.

Discusses War Damage

Speaking of the war damage situation, Mr. Ploeser said that he is satisfied that "in the matter of such catastrophic, unusual and unheard of risks, it is not the part of private insurance to insure war damage. Such an attempt means to definitely imperil, if not destroy, the entire resources of the insurance business." There are war industries in the continental United States vulnerable to attacks with concentrated values far exceeding the total capital and surplus of all fire insurance companies doing business in this country.

Another objection to private carriers

insuring this risk is that almost every fire policy definitely makes promise to the policyholder that the issuing company will not insure war risk. War damage is definitely a risk for the government. If the government did not supply some means of insurance, eventually there would be relief bills for all the people injured.

Mr. Ploeser did feel that a simple method of handling the insurance would be for the government to provide automatically a minimum amount of protection, and then if private carriers wanted to participate above the primary coverage, after notice to policyholders and after analysis of risks, they might do so as a matter of public service. This was not the plan adopted, so "the government is going into the business of selling insurance."

Mr. Ploeser still hopes that agents will sell insurance without any kind of a fee, as a contribution to the war effort. He said that it is not too late to think this over. The agents can make that contribution, and Mr. Ploeser said he expected the same of the fire insurance companies.

Up until the inception of the Hill plan, he said, the insurance portion of almost every government war project was being evaluated in favor of mutuals and re-

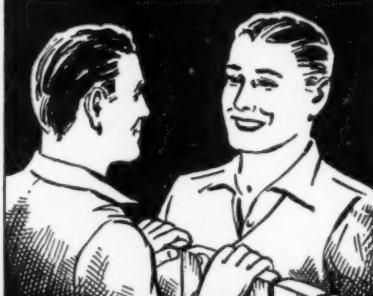
ciprocals. The basis of these evaluations were, he said, faulty and essentially misrepresentation of facts. Consequently some plan such as the Hill plan was necessary both from the standpoint of the war effort and for the salvation of the only non-socialistic form of insurance, stock company insurance.

B. H. Hegner Joins Aetna Fire Group in N. Y. State

Appointment of B. Harrison Hegner as a state agent for Standard of New York and Piedmont Fire is announced. Mr. Hegner will cover the entire state of New York for these two companies.

Mr. Hegner is a native of New Jersey and a graduate of Cooper Union of New York. He began his insurance career upon finishing his schooling in 1902, when he was employed by a New York reinsurance agent. A year later he became a home office employee in New York where he remained for nineteen years. During this time he learned all branches of the fire and marine insurance business, including development work in the field. In 1922 he became a New York state special agent for the North America where he remained until joining the Aetna Fire organization.

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YOUR GENERAL AGENT

He is not your competitor, but instead, as a good neighbor, is always ready to help YOU as a LOCAL AGENT. He covers his territory thoroughly, is familiar with local conditions, and invites you to call upon him for cooperation or assistance.

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KANSAS

Kansas Underwriters
Wichita

Kansas—Oklahoma—Missouri

KENTUCKY

Bradshaw & Weil Gen.
Agcy. Co., Inc.

Louisville

MISSOURI

T. W. Garrett, Jr., Gen.
Agcy. Inc.

City Bank Bldg.
Kansas City, Mo.

Missouri, Kansas, Oklahoma, Texas,
Illinois, Tennessee, Mississippi

* Know the General Agent in your locality. Write the office nearest you.

FSA Insurance Issue in Iowa

DES MOINES—U. S. Senator Gillette of Iowa has started an investigation of the insurance practices of the Farm Security Administration. The report is that certain Iowa insurance companies complained that they are not able to write the insurance for FSA borrowers because the FSA has engagements with certain specific companies for this purpose. The principal issue is in the life insurance field where Washington Life of Washington, D. C., and National Union Security Assurance of Denver are writing all the life insurance on the borrowers but the question of fire insurance is also involved. Senator Gillette was told that Houston Fire & Casualty is getting most of the fire insurance although some of the business does go to other companies. Houston F. & C. is not licensed in Iowa.

Marine Educational Course

Announcement is made by the marine department of the Automobile and Standard Fire of Hartford, of a new marine educational course. Available to all representatives of the Aetna Life companies and their employees, this home study course consists of 15 lessons dealing with the principal marine, inland marine and all risks coverages. The subjects covered are personal effects, jewelry and fur floaters, fine arts, personal and commercial forms of scheduled property floater, personal property floater, furriers' customers, Bailees' customers, deferred payment merchandise, parcel post, registered mail, armored car, motor truck cargo, transportation, pleasure yachts and motor boats and ocean cargo.

"Free Farmers" Insurance Plan

A scheme that contains elements bordering on insurance is being promoted by a group with headquarters in Ithaca, N. Y., called Free Farmers, Inc. It is

publicized as an effort to end attempts to bring farmers and marketing of farm products under the control of United Mine Workers of America. Free Farmers, Inc., agrees to pay pledge signers loss or damage in excess of collectible insurance up to \$10,000 at any one farm caused by strike, riot, civil commotion or malicious damage as the result of the signer safeguarding his rights. Excluded is damage to milk, milk cans and pails. It appears that the promotion is being endorsed by farm bureaus, the Grange, and milk producers organizations in various sections.

Salt Lake Plane Crash Cover

Passenger liability and workmen's compensation insurance on the United Air Lines plane which crashed near Salt Lake City airport were carried in the United States Aviation Underwriters. Investigation has not turned up any cause for the crash other than the well known difficulty of landing a plane at Salt Lake airport under any but ideal conditions.

Baltimore Women Are Active

The Insurance Women of Maryland will close the first six months of their activities with a picnic meeting early in June. On May 12 George Profit will speak on the work of the U. S. O. Several members of the Insurance Women have volunteered to work at the service center.

Felix Hargrett, secretary of Home, who was loaned to the government by the company for three months, is attached to the District Service Organization at Norfolk, Va.

The Indiana Fire Prevention Association will inspect Connorsville May 13. A "Night Before Party" will be held Tuesday evening at the country club, with a fried chicken dinner.

NOMINEES FOR PACIFIC BOARD



H. CLYDE EDMUNDSON
President

SAN FRANCISCO—H. Clyde Edmundson, vice-president America Fore, was nominated for election to the presidency of the Pacific Board at the annual meeting at Del Monte. He is now vice-president. John P. Breedon, Corroon & Reynolds, chairman executive committee, is nominated for vice-president.

Nominees for the executive committee are Phil Grossmayer, Portland; J. C. Bunyan, Commercial Union; Malcolm Cravens, Cravens, Dargan & Co.; E. V. Oliver, Security; W. W. Gilmore,



JOHN P. BREEDON
Vice-President

London & Lancashire; George T. Williams, Providence Washington. C. A. Craft, Phoenix Assurance, was chairman of the nominating committee with Mr. Gilmore, Joy Lichtenstein, Hartford Fire; Paul F. McKown, St. Paul F. & M.; Frank J. Pelletier, Hinchman, Ralph & Landis.

The annual meeting agenda includes discussion of renewal certificates; possible elimination special dwelling house policy; simplification of dwelling rates and interpretation of war time rules as regards policy provisions.

IN U. S. WAR SERVICE

Kelly Dever of Knoxville, Tenn., 15 years field man for U. S. Epperson Underwriting Co., has been called into service as a captain. He is a West Point graduate.

Bayard Tuckerman, senior partner of O'Brien, Russell & Co. of Boston, veteran of the first war, and a millionaire sportsman, will leave soon for war service in north Africa with the American Field Service, volunteer ambulance organization. He has a son in the army and another getting ready for service.

Henry G. Thole, vice-president of Seaboard Surety, has received a commission as captain in the army air corps. He will report to Washington to the commanding general of the army air forces May 11. The directors of Seaboard have granted Mr. Thole a leave of absence for the duration.

Gilbert S. Kackley, formerly with the claim department of Foster & Messick, Indianapolis, is at Great Lakes naval training station.

Roy F. Owen, Portland, Ore., independent adjuster, has been promoted to lieutenant, senior grade, naval aviation reserve.

Marvin D. Adams, president of the Stembler, Adams, Frazier agency of Miami, has received a captain's commission in the army air corps. He has been directed to report to the officers training school at Miami Beach for temporary duty and then to Maxwell Field at Montgomery, Ala.

R. C. Hosmer, president of the Excelsior of Syracuse, has three sons in the service. **R. C. Hosmer, Jr.**, who was special agent for the Excelsior in Ohio, western Pennsylvania and western New York, entered the service more than a year ago and is now stationed at Fort Davis, S. C., where he is a sergeant in the 514th coast artillery. **C. B. Hosmer**, the youngest son, entered service in the signal corps after training at Fort Monmouth and was sent to Washington

where he is attached to the war department. **D. W. Hosmer**, who was assistant underwriter at the head office, who left for Fort Niagara, has been transferred to Keesler Field, Biloxi, Miss. He also served as special agent in western New York. President Hosmer himself registered in the third draft for all men grouped between 44 and 65 years.

Albert A. Leonard, for many years a special agent for the Rhode Island, is now in charge of plant protection at the Bridgeport, Conn., sub-office of the Hartford ordnance district. In this position Mr. Leonard supervises plant protection in 60 establishments in Fairfield county, Conn., including Remington Arms, Bridgeport Brass Company and the foremen's club and shop executives of the Bullard Company. He was an officer in the first world war.

AVAILABLE
FIRE INSURANCE EXAMINER

12 years' experience, married, 3-A draft classification. Address P-72, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

WANTED—By large general insurance agency in Southeastern Virginia—Man to manage fire insurance department. Prefer man with Bureau and Agency experience. Not over 35 years of age. Excellent opportunity to man who can qualify. State full particulars. Replies held strictly confidential. Address P-73, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

WANTED

Fieldman for Indiana. Give complete information. Confidential. CREAM CITY MUTUAL FIRE INSURANCE CO., 2200 N. Third St., Milwaukee, Wis.

FIELDMAN WANTED

Casualty and/or surety fieldman to travel established Illinois territory. Large multiple line company. State age, qualifications, references and salary. Reply to P-76, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.



Plug No. 24

DO YOU REALIZE

That you will be in a better position than ever before to obtain new automobile business in 1942.

WHY?

BECAUSE

During 1941 buyers of automobiles, which were purchased under an installment plan, paid over \$100,000,000.00 in premiums for Fire, Theft (Comprehensive) and Collision Insurance.

BECAUSE

Every day a large portion of this insurance is expiring and the renewal of this business can now be secured by the agent.

BECAUSE

Of the 30,000,000 automobiles in this country, a large percentage are owned outright, and represent an investment that should today be fully protected by the owner.

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FIRE, MARINE and AUTOMOBILE INSURANCE

The
Old Man
says...



Changing the name of
Defense Savings Bonds to WAR SAVINGS BONDS
should be the incentive for everyone to enlist for
the "duration" in the Army of Buyers of Freedom!



EDITORIAL COMMENT

Another Name Wanted

The quandary of current events writers for a proper name to apply to the present war, epitomized by President Roosevelt's request for suggestions, will soon be duplicated by the fire insurance business, now that a new standard fire policy, the third of the series, has been adopted by the New York legislature. Insurance men have called the 1886 edition the "old" New York standard policy and the 1918 policy the "new" New York form. The insurance business certainly ought to be open to suggestions on nomenclature.

Even before the third form appeared, students of insurance were well aware of the confusion over the other two policies, with countless loose references to the "New York standard" form. Perhaps it will come to be known as the 1942 or 1943 edition (it does not go into effect until next year). At all events, it is so radically different from the earlier forms and such a remarkable step in the interest of the public that it ought to have a title which will not be at all readily confused with its predecessors.

Prepare for Postwar Days

INSURANCE men are particularly interested in the address of Dr. S. S. Huebner of the University of Pennsylvania at the meeting of the U. S. Chamber of Commerce in Chicago when he fore-saw the demands that would be made on insurance after the war. He cited the opportunities that exist for the creation of an enormous amount of new wealth and this will need to be protected through the medium of insurance. Naturally when warfare ceases there will have to be a mighty readjustment but in the meantime industries have come into being that will not be content to be idle. For instance, the vast airplane manufacturing now centered almost entirely on war-craft will turn its attention to civilian

use. The manufacture of private airplanes will be intensified and their use popularized. The very exigencies of war are creating new materials which will replace those that were employed prior to the war.

Not only will material wealth need greater protection but human values will also have to be safeguarded through the medium of life, accident and health insurance. The war has brought into being more types of coverage and the accentuation of industry and life in general have introduced new forms of protection. The educational program set in motion will acquaint the people with these new types of coverage as well as the older and their application to the various activities.

Bringing Subject to a Head

SOME salesmen take too long a time to bring a subject to a head. The prospect perhaps is irritated because the story is so long. He wants it pictured in a graphic way and presented to him

with highlights but he does not care so much for innumerable details and side issues. The vital points should be put over while the prospect is intensely interested.

Shocked by the Revelations

INSURANCE men all over the country have been shocked at the revelations in connection with the fire on the "Normandie" when it was docked in the East river, New York City. At the banquet of the National Association of Insurance Agents, Superintendent Pink of the New York department characterized this event as a monument of stupidity and carelessness. He stated that if the "Normandie" had been insured in private companies this loss would not have occurred. He meant by this that insurance companies would have seen to it that there were proper protection and safeguards against the very cause of the

loss which brought about the disaster. Contractor's liability for damage or loss resulting from his fault or negligence will not exceed \$300,000 in contrast to the original \$60,000,000 value of the ship. Some comment from the report of the naval court of inquiry certainly is astounding. For instance, the report says, "No fire watchers present, no fire extinguishers in the ground lounge, no connections ready for use, no fire hose available, no asbestos sheets in place or being held by any one immediately before the fire started."

This certainly does not tend to increase confidence in government opera-

tions of this kind. Here was a boat of immense value and particularly so at this time. But, according to the reports, there

was no effort whatever made to guard it. It is certainly a reflection on the governmental agency that was in charge.

PERSONAL SIDE OF THE BUSINESS

Joseph H. Pierce, special agent of the Factory Insurance Association, has completed 30 years of service with the organization. Mr. Pierce was a field inspector for several years, then an engineer, and in 1926 became special agent. He now covers the Connecticut territory.

Morton T. Jones, president of Kansas City Fire & Marine, was one of three Kansas City men on the CBS "People's Platform" April 28. Mr. Jones was introduced as past president of the Kansas City chamber of commerce and chairman of its military affairs committee; significant in view of the subject, which had to do with "sixth columnism."

James J. Lynn, for about 20 years president of U. S. Epperson Underwriting Co., was honored at a celebration in the Epperson offices in Kansas City of his 25th anniversary with the organization. About 250 were present. He was presented a scroll and a radio set by the advisory board of Lumbermen's Underwriting Alliance, one of the Epperson reciprocals.

Charles Morhardt, dean of employees of Scottish Union, who is believed to be the oldest insurance employee in active service in Hartford, observed his 60th anniversary with his company May 1. Mr. Morhardt, who is in the loss statistical department, is in good health and rarely misses a day at the office.

R. P. Wilkins, superintendent of the automobile department of Fireman's Fund in Los Angeles, was operated on there for kidney trouble. He was on a business trip to the home office when he was stricken, and was rushed back to Los Angeles for the operation.

Dudley Giberson, prominent local agent of Alton, Ill., is in the Alton Memorial Hospital having undergone an operation last Monday. He hopes to be out within the next 10 days or two weeks.

E. R. Pope, state agent of Home in Louisiana, who has been seriously ill, is back at his desk after an absence of two months. Mr. Pope recently had a complete check-up at Johns Hopkins Hospital in Baltimore.

Frank L. Emerick, retired special agent of Fireman's Fund in Seattle, is now conducting a one-hour radio program, the "Household Hour," five days a week. Under the name of "Don Wheeling," he recites poetry, prose, household hints and touches on a variety of human interest subjects.

John P. Keevers, resident vice-president of Maryland Casualty in Chicago and chairman of the board of the Insurance Federation of Illinois, will discuss "Insurance Legislation of 1941 and Trends in the Business" at the monthly meeting of the Insurance Club of Chicago, May 12.

Miss Kathryn Donham and Lieut. J. H. Rice, both of Little Rock, were married in the First Methodist Church of

that city. The bride is the daughter of **J. Roy Donham**, well known local agent there, and Mrs. Donham. She is a graduate of Hendrix College and has been connected with the Southern National Life of Little Rock. Mr. Rice graduated at Washington & Lee and was connected with the banking department of W. B. Worthen Company until he went into military service. He has completed the officers school at Ft. Benjamin Harrison at Indianapolis. He will soon move to Camp Forrest, Tenn.

Henry P. Whitman, vice-president of Phoenix of Hartford, has completed a span of 50 years in the insurance business. On the eventful day he received many congratulatory messages and bouquets. He entered the business at Louisville with Queen and later was transferred to Atlanta. In 1898 he went with New York Underwriters as an examiner and then later engaged in general agency work. He joined Phoenix as special agent in Louisiana and Mississippi in 1906 and later became special agent in Pennsylvania. He was called to the home office as general agent 28 years ago, was elected assistant secretary in 1916, secretary in 1923 and vice-president in 1928.

DEATHS

James Starkweather Newell of the Newell Insurance Agency, Pawtucket, R. I., died at the Memorial Hospital at Pawtucket last week. He was about 67. He was formerly secretary of Starkweather & Shepley, of Providence, resigning in 1924 to organize his own agency. The agency will be continued by his associate of many years, Allen H. Chatterton.

Ronald Gardner, vice-president and manager of the insurance department of the Arkansas Valley Trust Company of Fort Smith, Ark., died there. Mr. Gardner was past president of the Arkansas Association of Insurance Agents.

Marion M. Beasley, 61, died in Columbus, O. He was born in New York City and was in the insurance business there for 35 years, associated first with Henry Honig & Son, and later with Beasley & Pietsch.

Willis E. Helmick, 74, partner in the Helmick & Moorehead agency, Zanesville, O., died from a heart attack.

B. F. Hinderliter, 63, local agent in Battle Creek, Mich., for 15 years, died in a Hastings, Mich., hospital.

J. Elmer Ball, 60, state agent of Home of New York in eastern Missouri since 1926, died from a heart ailment at his home in Webster Groves. Mr. Ball practiced law in Moberly, Mo., and vicinity for 11 years and about 25 years ago he entered insurance as a local agent in Moberly. He joined the Home in 1920, serving as a special agent under the late John H. Walsh of Kansas

THE NATIONAL

UNDERWRITER

PUBLISHED
EVERY THURSDAY

Published by THE NATIONAL UNDERWRITER CO., Chicago, Cincinnati, New York. PUBLICATION OFFICE, 175 W. Jackson Blvd., CHICAGO. Telephone Wabash 2704.

EDITORIAL DEPT.: C. M. Cartwright, Editor. Levering Cartwright, Managing Editor. News Editors: F. A. Post, C. D. Spencer. Associate Editors: D. R. Schilling, J. C. O'Connor, Kenneth Force.

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CINCINNATI OFFICE — 420 E. Fourth St. Tel. Parkway 2140. L. H. Martin, Abner Thorp, Jr., and C. C. Crocker, Vice-Presidents.

NEW YORK OFFICE — 123 William St., Tel. Beekman 3-3958. Editorial Dept.—G. A. Watson and R. B. Mitchell, Associate Editors. Business Dept.—N. V. Paul, Vice-Pres.; J. T. Curtin and W. J. Smyth, Resident Managers.

Subscription Price \$4.00 a year (Canada \$5.00). Single Copies, 20 cents. In Combination with Life Insurance Edition, \$5.50 a year (Canada \$7.50). Entered as Second-class Matter April 25, 1931, at Post Office at Chicago, Ill., Under Act, March 3, 1879.

ATLANTA OFFICE — 300 Trust Company of Georgia Bldg., Tel. Walnut 5867.

BOSTON OFFICE — 944 Park Square Bldg., Telephone Hubbard 8696. R. E. Richman, Vice-President.

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SAN FRANCISCO OFFICE — 507-8-9 Flatiron Bldg., Tel. EXbrook 3054. F. W. Bland, Res. Mgr.; Miss A. V. Bowyer, Pacific Coast Editor.



City, then state agent in Missouri. Following the death of Mr. Walsh in 1926, the state was divided and Mr. Ball was appointed state agent for eastern Missouri.

He was a past most loyal gander of the St. Louis Blue Goose and past president of the Missouri Fire Underwriters Association and the Missouri Fire Prevention Association. Among those in attendance at the funeral were F. H. Cornell of Chicago, manager farm department of Home, and L. J. Fischer assistant general manager in Chicago.

Fred A. Karasek, chief cashier in the western department of America Fore, and the employee with the longest record of service in the department, died from pneumonia. He joined the old Phenix of Brooklyn in Chicago in 1888 and thus had been with the organization 54 years. Mr. Karasek was active until he was stricken 10 days before his death. He was much in evidence at the recent opening of the America Fore offices in the Field building and that was the fifth move that he had made since being with the organization.

Mr. Karasek was originally employed by Phenix of Brooklyn as bookkeeper and note clerk in the farm department. In 1903 he was placed in charge of survey accounts, and in 1918 was promoted to chief clerk of the western department. In 1920 he was made assistant cashier of Phenix, and in 1926, assistant cashier of the joint companies. In 1936 he was made general cashier of all companies.

C. M. Houseman, one of the veteran fire insurance men of Chicago, died in that city last week at the age of 73. He had been living at Cincinnati but returned to Chicago about six months ago. He had had two or three strokes. He was a native of Laporte, Ind., and went to Chicago as a clerk in the Pullman Car Company office. He started his insurance career in the western department of the Continental. He later became an examiner in the western office of the Providence Washington and then for a number of years was associated with the farm department of the Home in Chicago. He went to Cincinnati for the Underwriters Adjusting Company and subsequently was at the Chicago office for a while. He returned to Cincinnati as a public adjuster. He is survived by Mrs. Houseman and two sons. One of his sons, Ralph B. Houseman, is head of engineering department of the Associated Agencies in Chicago. Another son, L. P., also resides in Chicago.

John W. Sparkman, 65, of Birmingham, insurance auditor for Alabama and Mississippi, died at a hospital in Memphis after being taken ill at

Carlson Marine Head of Aetna Fire in Atlanta

David E. Carlson has been named by the Aetna Fire group to be marine superintendent for Florida, Georgia, North Carolina and South Carolina, with headquarters in Atlanta.

Born in East Norwalk, Conn., Mr. Carlson moved with his family to Granby, where he attended grammar school and later took a course in a Hartford business college. He spent several years with two local business firms before joining Aetna Fire in 1928 as a clerk in the marine department. From that position he was advanced to that of examiner, and for the past several years has been agency supervisor in the marine department. Mr. Carlson is considered an authority on marine forms and underwriting, and has written many articles on the numerous inland marine lines that have been widely published.

Western Bureau Meeting to Be Held Next Week

The western members of the Western Insurance Bureau going to their annual meeting at Skytop, Pa., will leave next Monday afternoon from Chicago, arriving at their destination about noon the next day. There will probably be some committee meetings that afternoon or evening. The main activities will start Wednesday. The transportation arrangements are in charge of Secretary Fred C. Schad.

California Union Registers Stock

SAN FRANCISCO—The California Union, of which A. M. Brown of Edward Brown & Sons general agency, is president, has filed a registration statement with the San Francisco regional office of SEC covering 29,659 shares of common stock, \$10 par value. The company, which received its stock permit some time ago, plans to write fire, and has an authorized capital of \$500,000.

Clarksdale, Miss. At the time of his death, he had been doing examining work for Mississippi, with headquarters at Jackson, Miss.

Hamilton G. Fant, 75, chairman of the C. D. Kenny Company agency of Baltimore, died in a hospital there after an illness of several months. He was a director of New Amsterdam Casualty and had been with C. D. Kenny Company for more than 50 years.

Mrs. Nancy Jane Campbell, 84, who formerly operated a local agency in Mt. Vernon, Ind., for many years, died in a nursing home in Indianapolis. She had been in the insurance business 42 years.

WANTED

General Insurance Agencies who desire to replace earnings lost because of War restrictions.

A live Life Department can be your agency's life-line for the duration. Due to restrictions on new housing, new automobiles, and other insurable materials, the market for general lines of insurance may level off. The Life Insurance market, on the other hand, is expanding. With your sales force already trained on general insurance lines, your agency has an unexcelled opportunity for increased earnings through Life Insurance.

To help you enter this field, a large progressive Life Insurance company (its first quarter sales for 1942 were 40% ahead of last year) offers General line agencies—a liberal contract, modern sales training for agents, result-getting Direct Mail plans, and expert assistance.

If you are interested in a Life Insurance connection and if you can qualify, an attractive proposition awaits you. Write on your own agency stationery to

Box P-70, National Underwriter



Inland marine

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For Over Fifty Years Good Friends of Local Agents

“Prompt Paying Preferred”

50 + YEARS of SERVICE

“PROMPT PAYING PREFERRED,” a phrase coined long ago, is a slogan by which this Company is known widely among Agents, Brokers and Policyholders alike.

Now rounding out 56 years of service, the continuing success of the Preferred is built upon a policy of steady, natural growth. Emphasis on intelligent insurance

underwriting, both in the field and home office, and prompt settlement of claims has assured this growth.

That the course the Preferred has followed met the approval of Producers of the highest type throughout the nation, is evidenced by the fact that the mutually profitable relationships between the Company, its Agents and Brokers are usually of many years' standing.

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EDWIN B. ACKERMAN, President

AUTO ACCIDENT BURGLARY PLATE GLASS LIABILITY

The NATIONAL UNDERWRITER

May 7, 1942

CASUALTY AND SURETY SECTION

Page Nineteen

May Move to Adjust Auto Rates to New Trend

Study Idea of Giving Recognition to Decline in Accidents

The fact that automobile loss ratios have taken a decided downward turn and the probability that the experience will continue to improve as motoring is further curtailed and drivers are more conservative is causing leaders in the casualty business to give serious consideration to the idea of lowering the rates in one way or another. Ordinarily the automobile rate setup is announced early in the spring for the coming year and no changes are made until the time for the next annual revision. However, there is a disposition this time to take account of the change in experience and trend that has been brought about by an unprecedented situation.

Here and there has arisen a demand on the part of public authorities for rate reduction in automobile insurance and such a demand can be expected to multiply as one official after another sees an opportunity to go on record as a friend of the people. For instance, in Massachusetts former Lieutenant-Governor Francis E. Kelly addressed an open letter to Governor Saltonstall requesting the latter to obtain rebates from automobile insurers for the benefit of motorists who won't be having as many accidents as formerly.

Action of Independents

Some of the independent insurers have already made some rate concessions. Last week, Continental Casualty announced that insofar as the mileage qualification for class A-1 rating is concerned it will be on a prospective rather than on experience basis and the motorist who expects to travel not more than 7,500 miles in the next year and meets the other conditions may get an A-1 rate. Another straw in the wind is the announcement of Farmers Mutual Automobile of Madison, Wis., that its so-called farm classification rates are to be made available to city and village risks that can qualify. That means a 20 percent reduction for the latter. To get that considerably lower rate the assured is expected not to drive his automobile more than 6,000 miles during the next 12 months; there are not more than two operators of the automobile and neither is under 25 nor over 60 years of age; the car will be used mainly for recreation or social purposes, will not be driven to and from place of business regularly and the assured has been accident free for the past three years.

The organization companies naturally are not in a position to respond as promptly, because of necessity of taking collective action but the impression is that the organization companies are

(CONTINUED ON PAGE 29)

Occidental A. & H. Setup Is Revised

A. D. Anderson Is Promoted—E. H. Ferguson Named Division Manager

E. H. Ferguson, assistant secretary Great Northern Life, and nationally prominent in the accident and health field, has been appointed division manager of Occidental Life, covering several central western states with headquarters in Chicago.

A. D. Anderson, present division manager, is being advanced to a prominent



A. D. ANDERSON

position in Occidental's agency executive staff. He will remain in Chicago for the present to assist Mr. Ferguson in taking over his work. Further announcement regarding his new activities will be made shortly.

John P. Kennedy is named accident and health supervisor for metropolitan Chicago, with headquarters in the Chicago branch office, One North LaSalle street, under the supervision of Mr. Ferguson. He has been manager of the accident and health division of Commercial Casualty in Chicago.

New Division Manager's Career

Mr. Ferguson's father was an insurance man and he began selling insurance when he needed funds to complete his education. He served as accident underwriter with United States Fidelity & Guaranty in Chicago and in 1927 became Chicago manager of Midland Casualty. His agency led the company 60 times in his 66 months in that position. When Great Northern Life reinsured Midland in 1933 Mr. Ferguson was placed in charge of Chicago development. Soon afterward he joined the home office agency staff and was made an officer of the company in charge of commercial accident and health business.

He has been active in association work almost ever since the organization of the Chicago Accident & Health

(CONTINUED ON PAGE 29)

Fireman's Fund Uses Renewal Slip

Form Devised for Auto, Glass, Burglary, Elevator and Employers Liability

Fireman's Fund and Fireman's Fund Indemnity have prepared a joint automobile renewal certificate which is now being put into use. There is the imprint of both companies and, in addition to agreeing to continue the insurance in force, the certificate provides: If, during or subsequent to the term of the policy continued hereby, the companies' applicable manual of rules and rates or a revised edition of that policy should extend or improve the coverage afforded the assured under the original policy, such extension or improvement of coverage shall inure to the benefit of the insured hereunder, subject otherwise to the agreements, conditions, exclusions and limitations of the original policy and endorsements thereon.

Coverages Set Forth

There is space for giving the name of the insured, address, period of extension of the policy and then is listed the various coverages, together with a place for entry of limits of liability and a space for entry of the premium under either Fireman's Fund or Fireman's Fund Indemnity, depending on the coverage. The coverages set forth are bodily injury liability, property damage liability, medical payments with either named insured excluded or included, comprehensive, collision or upset, convertible collision or upset, fire and theft (broad form). Then there is space for totaling the premiums of Fireman's Fund Indemnity and of Fireman's Fund.

Certificates on Other Policies

In addition Fireman's Fund Indemnity is using a renewal certificate for automobile policies in which it is not a joint insurer with Fireman's Fund, and also for plate glass, burglary, elevator and employers liability.

Calls Frank Cohen More Amazing Than Wallingford

Frank Cohen, who in the depression days, made insurance headlines by getting into several shaky life and casualty companies shortly before they blew up, got the limelight again the other day when the Federal Maritime Commission took over the plant of Savannah Shipyards, Inc., of which Cohen was secretary-treasurer. Assistant Attorney-general Littell told the court in Savannah that engineers had reported no ships could ever have been launched from the ship yards and described Cohen's financial operations as dwarfing get rich quick Wallingford.

Savannah Shipyards, according to Littell, was a subsidiary of Empire Ordnance Co., of which Cohen is president. Littell declared Cohen had built corporate structures running into millions, starting on a personal investment of only \$5,000 and loans from friends of \$42,500.

Loyal Protective Names Cornett as Vice-president

E. B. Fuller Has Resigned Post and Will Leave Insurance Business

BOSTON—Loyal Protective Life announces the appointment of W. B. Cornett of Columbus, O., as vice-president in charge of agencies. He has gone through the ranks from soliciting agent



W. B. CORNETT

to head of the agency department and the appointment is definitely in line with the company's policy of making promotions from its own ranks.

After attending Eastern State Teachers College and teaching for two years, Mr. Cornett was appointed to West Point but later resigned to enter law school at Valparaiso University. The second year there he underwent an operation resulting in a six months' disability.

Claim Started Him in Business

Influenced by the payment of his accident and health claim, he entered the accident and health business in 1921 where he immediately made an outstanding success as a personal producer.

In 1923 Mr. Cornett was made field director for several states in the middle west and served in that capacity until 1940 when he was promoted to superintendent of agencies. He is past president of the National Association of Accident & Health Underwriters, and now chairman of its membership committee and is executive secretary of the Ohio Association of Accident & Health Underwriters. For the present he will continue to make his home in Colum-

(CONTINUED ON PAGE 29)

Clarify Phases of Cal. Auto Plan Now in Effect

The advisory committee of company representatives responsible with Commissioner Caminetti for the enforcement of the new voluntary automobile insurance anti-discriminatory agreement that went into effect in California May 1 has issued six supplementary interpretations. These, issued for the guidance of companies and producers, are:

Packages rates: The filing of a combined rates for medical payments and guest medical which is lower than the aggregate of premiums separately charged for each such coverage is contrary to the intent and purpose of the agreement, whether or not the medical payments coverage will be issued without the guest medical or the basic liability coverage.

Rerating of fleets: Where a risk at the time of writing qualifies for true fleet coverage and subsequently during the policy term becomes ineligible for such coverage because the number of vehicles insured thereunder is less than five, the risk must be rerated in accordance with the manual of the subscriber for individual rates.

Must File Dailies on Surcharges

Surcharges: Where subscribers, either through adoption of one of the standard manuals, or by separate filing, have reserved the right to surcharge, dailies for risks surcharged in accordance therewith must be filed with the insurance commissioner within 15 days after writing, together with a statement of the basis upon which the surcharge was made. Until further notice it will not be necessary to file dailies on surcharged student risks.

Averaging territories: In view of the possibility of abuse, deviations from rule 5 of the National Automobile Underwriters Association manual or rule 9 of the National Bureau of Casualty & Surety Underwriters manual that provide for averaging of rates between territories, are contrary to the intent and purpose of the agreement.

Semi-annual policies: Filings providing for the issuance of semi-annual policies at one-half the annual rates and providing for renewal at one-half the original rate are discriminatory and contrary to the intent and purpose of the agreement. This principle is also applicable to two- and three-year policies. Filings for the issuance of semi-annual policies that provide for renewal at the rate prevailing at the time of renewal are proper. Where filings provide for the issuance of policies upon a semi-annual basis, short rate tables for cancellation upon that basis must be filed or adopted.

Garage liability: It is necessary to file minimum premium schedules for garage liability insurance written upon the customary payroll basis and dealer's physical damage insurance, where both such forms are written on a legitimate basis. Until further notice, it is not necessary to file rate for such insurance.

Assured Gets Short Rate

Installment premium plans: The use of any installment premium plan that does not in the event of failure to pay future installments require payments that will enable a subscriber to retain an amount at least equal to the short rate premium under the short rate table used by the subscriber for annual policies discriminates against the person who has paid the full premium in advance and is contrary to the intent and purpose of the agreement.

Globe Indemnity Figures

The Globe Indemnity shows as of April 1 assets \$44,821,255, voluntary reserve \$5,955,639, capital \$2,500,000, surplus \$7,500,000.

New American Surety Lobby Feature



"A rainbow-hued reminder of what we're fighting for!"

That was how Dung Him Louie, a young Chinese artist on the staff of Rand, McNally & Co., felt about this arresting mural map in the lobby of the home office building of American Surety and New York Casualty at 100 Broadway, New York, on which he worked up to the very hour of his induction into the army.

Cities and Towns Are Noted

Louie (on the ladder) has been instrumental in developing the new process of hand-coloring to which the map owes its luminous brilliance and Louie wanted this last civilian job to be "just right" so that it might prove an effective reminder to the thousands who throng in and out of the building each day.

The names of more than 3,000 cities, towns and villages in the United States,

Insurance Men on Midwest Safety Congress Program

The Midwest Safety Conference & Exposition is being held this week in Chicago, and several insurance men are participating. A. W. Meinke, superintendent audit and engineering, Indemnity of North America, discussed "Methods of Accident Investigation and Analysis," and Edward R. Granniss, associate manager Insurance Committee for the Protection of American Industrial Plants, on "Development of a Flexible Program for the Smaller Plant," on Tuesday.

Thursday will be devoted to fire prevention. W. Dean Keefer, second vice-president Lumbermen's Mutual Casualty, will speak on "Industrial Plant Air Raid Precautions Organization;" E. T. Cox, inspector, Indiana Inspection Bureau, "War Time Plant Fire Brigade;" Curtis R. Welborn, secretary Underwriters Laboratories, "New Fire Hazards in Industry;" Harry K. Rogers, fire prevention department, Western Actuarial Bureau, Chicago, "Incendiary Agents;" and Richard E. Verner, manager fire prevention department Western Actuarial Bureau, "Lessons from Fires in Defense Industries."

There will be an industrial defense luncheon Thursday. Mr. Verner will preside, and Lieut. Comm. S. J. Singer, U. S. Office of Civilian Defense, will discuss "Industry's Part in the Civilian Defense Program."

Other insurance people participating in the meeting are A. R. Graham, Bituminous Casualty, Chicago; F. W.

southern Canada and Mexico appear on the mural, which is 10 feet high and 13 feet wide. Bright reflector discs highlight home office cities of the four companies in the American Surety fleet as well as the 43 other centers in which branch offices are located.

The seals of these companies—American Surety, New York Casualty, Canadian Surety and Compania Mexicana de Garantias, S. A., are featured in the map's attractive legend box.

The mural provides a colorful and appropriate background for the timely bulletins and educational material, which will be displayed on the marble counter in front, driving home the importance of insurance in the all-out war effort and in the lives of individuals and corporations throughout the country.

Louie's companions, in the accompanying photo, are Don Kelly (left), art director of Rand, McNally & Co., and Paul Szeko of the map company staff.

Hartford Accident Western Department Is Moving

Hartford Accident's western department in Chicago has moved a number of its departments in the Insurance Exchange there from the south addition to new streamlined quarters in 1329. The old office number is A-1329, so it was retained except for the "A." Some time before July 1, it is planned to have the entire western department installed in new quarters occupying the whole 13th floor in the north building of the Exchange.

Braun, vice-president Employers Mutual Liability; W. A. Cook, director of Zurich's division of industrial hygiene and engineering research.

Military Planes No Longer Insured in Manufacture

By the terms of an order issued by the undersecretary of war, the war department now assumes ownership of airplanes at the time parts and materials enter the manufacturing plant, and not, as heretofore, when the planes are delivered to the air corps. This is on cost-plus-a-fixed-fee contracts and dispenses with coverage on flight liability as well as planes in process of construction. Companies have cancelled such insurance.

The government thus assumes the risk of loss, subject to "due diligence" on the part of the contractor, from the inception of the manufacturing process. This will represent a saving to the gov-

Economics Society Clearing House on Disability Threat

The threat of federal disability insurance as contained in the recent annual report of the Social Security Board has caused considerable apprehension as to the effect of such a far-reaching federal disability insurance plan, should it become enacted into law by Congress.

As a result of this threat to the accident and health business, the Insurance Economics Society of America, founded in 1917, has assumed the job of properly presenting factual information and data to the public and to the insurance business.

About 1915 or '16, a wave of social insurance proposals made their appearance in the form of compulsory state health insurance legislation in a number of states. During the five years beginning in 1916, bills appeared in New York, Ohio, California, Massachusetts, Connecticut, Pennsylvania, Maryland, Michigan, Illinois, Minnesota, Wisconsin, Oregon and other states, proposing to set up a compulsory state health insurance plan involving socialized medicine and cash benefits for loss of wages due to disability. In addition, several legislatures appointed interim committees to undertake a study of this subject. None of these measures ever was enacted, due to the splendid dissemination of information through the medium of the Insurance Economics Society and through other sources opposed to these laws.

Now insurance again is faced with a real threat tending to replace private insurance with compulsory government insurance. The Insurance Economics Society will function again as a clearing house for the dissemination of information, not only to the public so that a full and fair consideration of all social insurance proposals may be had, but to insurance men and women.

To distribute information of this character more effectively, committees are being organized in each state to contact all insurance groups and adequately place before non-insurance groups the objectionable features of federal disability insurance.

At a later date, the society will publish bulletins, pamphlets, and issue releases concerning developments in this field. It will be done through a staff with economists, research men and others qualified to compile this information.

American Surety Economy Move

American Surety, in order to save paper and in the interest of economy, has decided to issue financial statements to stockholders semi-annually instead of quarterly as in the past. Stockholders are requested to state whether they prefer to have the company furnish the usual detailed form of annual report or whether they prefer a shorter report limited to a condensed statement of operations and a financial statement.

Enlarged Duties for Martin

Standard Accident has appointed Rankin Martin as production manager for all bonding lines. He has served as executive representative of the bonding department for the past two years and during this time has visited practically all general agents and branch offices of the company. Prior to joining Standard Accident, Mr. Martin was for 13 years with National Surety in the home office and various branches.

ernment, and at the same time will relieve the underwriters. Insurance capacity has been a problem with airplane plants anyway. Most of the plants and planes have been insured through the Factory Mutuals, Factory Insurance Association. So far, it is understood, the navy has not issued similar orders.

Conn. General Enters Field of "Nonoccupational"

Connecticut General Life announces that it will insure those persons engaged in defense work and more hazardous occupations for injuries not arising out of, or sustained in the course of any employment for wage or profit.

George Goodwin, secretary of the accident department, states that recent developments have brought about a need for this form of protection. Changes due to the war are resulting in a shift for many present policyholders from white collar jobs to some form of war industry, resulting in a material increase in premium if they are to continue their full time coverage. Many of these men feel that the premium is more than they can afford, particularly when, as is usual, they are now covered by compensation insurance. They have become accustomed to carrying accident insurance, value it highly, and do not like the idea of being without protection for the many types of injuries to which everyone is exposed, entirely aside from any occupational hazards. Most of them have little or no protection against loss of life, loss of time, or loss of savings that result from the ever present personal accident hazard off the job.

In order to care for present policyholders going into the industrial field and retain these clients, and, also, in order to enable agents to take care of this vast new field, Connecticut General decided to provide nonoccupational coverage for individuals engaged in occupations classified below C. It is prepared to issue on satisfactory applications policy forms TS, TWS, TD, or TR, subject to a rider which will exclude injuries arising out of or sustained in the course of any employment for wages or profit.

"By the use of this rider we can offer very real protection on a nonoccupational basis at a comparatively low rate, the cost being the same to all eligible risks in the same age group," Mr. Goodwin states. "The premium charged will be that shown in the rate book for the respective policy forms when issued in Class A.

"This form of protection is designed especially for the worker who is covered by workmen's compensation while engaged in his occupation, and nonoccupational policies should be sold only to such persons.

"These contracts will be offered in amounts up to \$5,000 principal sum, \$25 weekly indemnity and \$1,000 medical reimbursement, subject to the usual 80 percent rule."

Johnson Asks Fleet Data

ST. PAUL — Commissioner Johnson of Minnesota has ordered all companies writing automobile liability, property damage and other automobile coverage in Minnesota to furnish him with detailed information on all fleet policies now in force and to be issued. He requires the name, address and license number of each car insured under a fleet policy.

"Failure of companies to comply with former rulings on this subject has made this action necessary," the commissioner said.

In July, 1940, the Minnesota department issued a ruling on fictitious fleets but this is the first determined move to enforce it.

Coast Construction Bids Opened

LOS ANGELES — Griffith Co. of Los Angeles, with a bid of \$4,395,000, was low bidder for the army replacement center in California. National Surety, through its Los Angeles branch office, was on the bid bond for the Griffith Co.

Group at U. S. Chamber Gathering



BEFORE THE CAMERA OF H. H. FULLER, DEPUTY U. S. MANAGER OF ZURICH, AT MEETING OF U. S. CHAMBER OF COMMERCE IN CHICAGO:

C. W. Fairchild, general manager Association of Casualty & Surety Executives; Thomas Watters, Jr., lawyer of Washington and New York; H. N. Douglass, Chicago manager New Amsterdam Casualty; Russell D. Hobbs, manager Western Actuarial Bureau; R. W. Forshay, Anita, Ia., president National Association of Insurance Agents; Charles H. Buras, president Joyce & Co., Chicago, and John P. Keevers, resident vice-president Maryland Casualty, Chicago.

Believes Autos Will Continue to Roll

SEATTLE — Otto Patterson, executive vice-president American Automobile, told a dinner gathering of Seattle agents American ingenuity undoubtedly would make it possible to keep the country's 30 million automobiles rolling. He is winding up a tour of the Pacific Coast field in company with R. Z. Alexander, vice-president. They were accompanied on the trip by Don R. Sessions, Los Angeles, who has supervision over the coast field.

Mr. Patterson expressed belief that even if tire and gasoline rationing force some cars off the highways, the first 10 million to go would be largely uninsured cars. The type of motorist who carries third party coverages is using his car sensibly, Mr. Patterson said. These car owners are budgeting their automobiles' use and are attempting to keep them in operation for as long as possible.

Report Biggest Month

The American Automobile had the biggest month in its history in March, he said.

Commissioner Sullivan spoke briefly. Mr. Alexander, W. H. Harmer, president King County Insurance Association, and Wayne C. Meek, Seattle agent, also spoke. Among guests were B. J. Weeks, Tacoma, and O. N. Anderson, Spokane, who have represented American Automobile in Washington since 1912.

J. R. Lawson, resident vice-president, Seattle, was host and toastmaster. He will celebrate his 30th anniversary with the company next month. He introduced the department heads of the Seattle office: Ralph O. Boden, liability; Nelson Friday, automobile; Robert McDonald, accounting; Fred A. Lind, claims; and Whit Ridenour, claims staff.

The officials went to Vancouver, B. C., to meet representatives and agents there and then Messrs. Patterson and Alexander will return to St. Louis.

E. J. Faulkner Enters Service

E. J. Faulkner, president of Woodmen Accident, Woodmen Central Health and Woodmen Central Life of Lincoln, Neb., has entered the service as second lieutenant in the administrative division of the army air corps, stationed for the present in Washington.

President Faulkner has been given leave of absence by his companies. R. L. Spangler, who has been secretary of the three companies, has been made executive vice-president and it is understood will be in charge of their operations during Mr. Faulkner's absence.

Casualty Actuaries Will Meet May 15

The spring meeting of the Casualty Actuarial Society will open at 10:00 a. m., May 15, at the Hotel Biltmore, New York City, with the presidential address by R. H. Blanchard, professor of insurance at Columbia University. Papers to be presented at the morning session include:

"Budgeting by Casualty Insurance Companies," W. F. Dowling, assistant manager Lumber Mutual Casualty.

"Voluntary Plans for Granting Automobile Bodily Injury and Property Damage Liability Insurance to Risks Unable to Secure It for Themselves," G. C. Van der Feen, chief statistician National Bureau of Casualty & Surety Underwriters and secretary Association of Casualty and Surety Accountants and Statisticians.

"State Regulation of Insurance Rates," C. W. Hobbs, special representative National Association of Insurance Commissioners on National Council on Compensation Insurance.

"An Actuarial Analysis of Retrospective Rating," T. O. Carlson, assistant actuary National Bureau.

"Premium Collection on Punch Cards," D. M. Pruitt, statistician Fireman's Fund Indemnity, New York City.

Several other papers have been submitted to the committee on papers for approval. Luncheon will be served at the hotel at 1 p. m. The afternoon session will be devoted to an informal discussion of the comprehensive rating plan and of papers presented at the November, 1941, meeting.

Mich. Ruling on Defense Liability

LANSING, MICH. — Municipalities are not liable for injuries to civilian defense volunteers organized under municipal sponsorship, unless the case is one involving negligent operation of a municipally-owned vehicle, Attorney-General Rushton holds.

The general defense of governmental function applies to negligence cases arising under the civilian defense program, the opinion states, but a specific statutory exception applies to injuries or deaths caused by negligence in operation of public-owned vehicles, a risk quite generally insured by cities and villages throughout Michigan.

Extend Comprehensive Rating Plan

WASHINGTON — Approval has been obtained in the District of Columbia in a few cases for use of the comprehensive compensation and liability insurance rating plan, previously confined to government cost-plus contracts, for lump sum

Revised Boiler Manual Is Expected Soon

NEW YORK — The revised manual governing rules and rates for writing machinery and boiler risks, upon which a committee of the machinery and boiler division of the National Bureau of Casualty & Surety Underwriters has been at work for some time, has been tentatively completed and managers feel will be formally adopted within a reasonably short period.

The revision was undertaken at the suggestion of the insurance department after an exhaustive study of the rating formula used by the companies, which the examiners held to be archaic, intimating it was a patchwork put together from time to time through the course of the years. Under the new program it will be possible to utilize later experience in rate-making, as well as the services of the bureau's actuary in tabular work.

When the equity rating plan for the boiler and machinery line was prepared to become effective last Jan. 1, such opposition developed on the part of agents and brokers that the plan was held in abeyance until March 1, again until May 1, and yet again for an undetermined time. A further conference between the managers and representative local agents and brokers was held last Friday, which, while wholly amicable in character was inconclusive and will likely be followed by another meeting before final accord is reached.

In addition to considering rates and commissions upon boiler and machinery risks, discussion at the latest gathering concerned compensation to producers on workmen's compensation and plate glass business, the last mentioned to apply to New York state only. The department is on record as insisting that commissions on plate glass risks should not exceed 30 per cent.

Work on Many Small Details in Pepper Bill

WASHINGTON — The latest committee print of the Pepper bill shows no important changes from the earlier drafts and only a few minor alterations. For example, the first draft specified that there would be no right of appeal under Titles I and II but made no mention of Title III, which deals with workers covered under the longshoremen and harbor workers' act. The latest version specifically bars the right of appeal under title III as well as under Titles I and II.

Another slight change is that the clause relating to the discharge of munitions, which excepts munitions or explosives while being manufactured or while being stored on the premises of the manufacturer or processor or of the United States, now includes the limitation, "within the United States."

The bill is still in the hands of the Senate subcommittee of the committee on labor and education. The slowness of the bill's progress seems to be due more to ironing out endless small details than to opposition from any particular source or objection to any of the basic provisions.

contractors. This plan, used extensively by the war and navy departments, Defense Plant Corporation, Federal Works Agency and other government offices, provides for comprehensive retrospective rating of automobile liability, general liability and compensation insurance. It is expected that approval on some lump sum contracts will be sought in some other jurisdictions.

Sending out the *Insurance Buyers' Digest* each month is an effective way to create and maintain customer good will. Write The National Underwriter for sample.

ACCIDENT AND HEALTH

B. M. A. Enters Maryland; Raleigh Is General Agent

Business Men's Assurance has been licensed in Maryland.

Walter A. Raleigh has been appointed general agent in charge of the company's office in Baltimore, which will handle life, accident and health and group, including group hospitalization. The Sudbrook Realty & Insurance Agency also has been appointed to represent the company for accident and health and group lines, and this business is being handled by Carroll E. Collins.

With the extension of its activities into Maryland, Business Men's Assurance is now operating in 31 states and the District of Columbia.

Plan Seattle A. & H. Congress

Fred C. Becker, Great-West Life, is general chairman of the all-state sales congress sponsored by the Seattle Accident & Health Managers Club, it is announced by President H. R. Henderson, Massachusetts Protective. Paul R. Green, Aetna Life, is program chairman. The congress will get under way with a luncheon, followed by a full afternoon program of talks and sales demonstrations on accident and health coverages.

Hearing on Reinsurance Deals

JEFFERSON CITY, MO.—Superintendent Scheufler will hold a hearing at American Savings Life's home office in Kansas City on May 18 on the proposals to reinsurance that company's accident and health and hospitalization business in Business Men's Assurance and its life business in Republic National Life.

T. P. Beasley, president Republic National Life, bought control of American Savings Life last December.

Arrange Kansas City Special

A. D. Johnson, United of Chicago, chairman of the transportation committee of the Health & Accident Underwriters Conference, has arranged for special parlor cars on the "Kansas City," streamlined, air-conditioned train of the Santa Fe, for the Chicago contingent and those who have to pass through Chicago to go to Kansas City for the annual meeting of the conference. They will leave Chicago at 9:30 a. m., Sunday, May 24, and arrive in Kansas City at 5 p. m. that day, giving all the golfers a chance to get rested up for the tournament the next day.

"Victory" Policy Premium

The premium under the "victory" accident and health policy of Illinois Bankers Life for group 1, which includes all classifications down to F, was incorrectly stated in a recent issue. For that group, the premium for \$2,000 principal sum and \$100 monthly under the "regular" policy, eliminating the first seven days of illness indemnity, is \$60 annually and for the "special" policy, paying from the first day, \$75.

Wis. National Supervisors Meet

OSHKOSH, WIS.—Field supervisors of Wisconsin National Life held a two-day meeting at the home office here to discuss life, accident and health production under wartime conditions. G. A. L'Estrange, agency director, was chairman. Other home office officials participating included Dr. J. M. Conley, medical director; A. C. Eastlack, actuary, and O. A. Lichtenberg, treasurer. L. N. Ressler, Galesburg, Ill., won a war bond for the greatest increase in business in February and March in his territory. George Sanders of Springfield, Ill., was presented a war bond for producing the largest amount of accident and health business during Accident & Health Insurance Week.

Bureau Will Have One-Day Session in New York City

NEW YORK—Plans for the annual convention of the Bureau of Personal Accident & Health Underwriters, which was to have been held at the Westchester Country Club, Rye, N. Y., June 4-5, have been changed. There will be a one-day session at the Hotel Pennsylvania, New York City, June 5, which will include all the business features originally planned. The complete agenda will be announced next week.

Chicago Golf, Election May 20

The Chicago Accident & Health Association will hold its spring golf party May 20. The Milwaukee association will participate. This will take the place of the regular April meeting and it is planned to elect officers for the coming year at the dinner following the golf tournament. E. H. Ferguson, Occidental Life, is chairman of the nominating committee.

The Chicago association probably will return the visit of the Milwaukee contingent in June.

World of Omaha Expands

World has recently entered Arizona, Missouri and New Mexico. It has appointed Joe C. Leigh of Tucson as manager for Arizona. He was formerly district manager there for Mutual Benefit Health & Accident. State managers have not yet been named in the other two states.

Earlier this year World appointed Ben and John Eilers as managers for northern Iowa with headquarters at Clarion and M. L. Cremer as manager for southern Iowa with headquarters at Des Moines.

McNeill with Baglin Agency

HARTFORD—Walter L. McNeill, secretary of the former Massachusetts Accident of Boston, has become a partner in the Baglin Agency of Massachusetts Bonding here, and the name is being changed to the Baglin-McNeill Agency.

The Baglin Agency, known as the oldest accident and health agency in New England, was established in 1900. Mrs. Carrie E. Baglin has been with the agency since its inception.

Mr. McNeill has been associated with the accident and health business since 1909 and has had many years of experience in underwriting and agency work.

Odell Twin City Speaker

Burt Odell, vice president of North American Life & Casualty, will be the speaker at the May 11 luncheon meeting of the Twin City Accident & Health Club in Minneapolis. This will be the final meeting of the season.

Dignan, Manzelmann in Columbus

W. R. Dignan, W. E. Lord Company, Cincinnati, will speak at the meeting of the Columbus Health & Accident Association May 15, when the new officers take over. George Manzelmann, president of North American Accident, also will speak.

The Accident & Health Managers Club of San Francisco held its monthly luncheon meeting May 6.

G. Preston Kendall, formerly agency secretary of Washington National, and more recently in the investment department of that company, who has been an army reserve officer for some time, has been called to active service with the rank of second lieutenant and is stationed for the present at Camp Grant, Ill.

Read **Manufacturer & Insurance** by L. S. Myers to increase your sales. Send \$3 for copy to National Underwriter.

Hudson Tube Wreck May Be Costly to Excess Market

NEW YORK—The Hudson & Manhattan Railroad is understood to have approximately \$450,000 in its self-insurance fund, and to carry excess public liability insurance for death and injury losses, beyond \$100,000 resulting from any one accident. What claims will be filed with the road because of the accident in the Hudson tube, April 26, is not known at this time, but as five persons were killed and several hundred injured, some seriously, in the wreck, the feeling is the excess insurer will be called upon rather heavily.

Illinois Requirements Modified

Insurance Director Jones of Illinois has canceled the requirement of companies for coding and recording detail data on all automobile coverages during the war emergency. Difficulty of companies to compile the required data because of personnel losses brought on by the war is recognized by Mr. Jones. The order cancels instruction contained in a bulletin issued March 10. Companies will, however, be required to complete the report of experience on bodily injury and property damage for policy years 1940 and 1941, according to instructions

issued under the 1942 call and enclosed with a bulletin sent March 24.

Commissioner Agger of New Jersey will speak at the convention of the New Jersey Bankers Association in Atlantic City May 14-16.

COMPENSATION

Separate Policy for Sub-Contractor

OKLAHOMA CITY—The Oklahoma insurance board has ordered that all companies writing compensation insurance in the state shall issue separate policies to sub-contractors, instead of attempting to give them coverage through the policy of the principal contractor.

Utah Commission Members Ousted

SALT LAKE CITY—The Utah supreme court holds that two members of the industrial commission, Wendell Grover, chairman, and O. A. Wiesley, were not legally appointed by the governor and their offices should be vacated. Grover, the court holds, was ineligible because he was appointed to a vacancy created by the legislature of which he was a member. It was further held that, under the 1941 reorganiza-



Admitted Assets
\$5,506,442.81

Policyholders Surplus
\$1,522,222.43

Burglary
Plate Glass
Automobile
General Liability
Accident and Health
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WORK WINS WARS!

Work Wins Wars! Your work, our work, every American's work! An embattled nation demands all-out effort not only from arms manufacturers, but also from the industries that supply them, the farmers that feed them, the businesses that serve them . . . and the insurance men who insure them.

You in the insurance field must spare no effort in seeing that industry is fully protected. You must be familiar with today's complex problems of production and the coverage required to meet them. You are in the battle lines of the Home Front. Win . . . with work!

QUIZ!

1. Why does the emergency require rechecking liability exposures?
2. Are hold harmless or contractual agreements likely to be demanded more generally?
3. Why are the automobile non-ownership and hired car liability exposures increasing on numerous risks?



Published by the
United States Fidelity & Guaranty Co.
 and its affiliate,
Fidelity & Guaranty Fire Corporation
 Home Offices: Baltimore, Md.

zation law, ending the terms of commission members and setting up new terms, Wiesley's term could not begin "until three qualified men had been appointed and had done all things needful for taking, assuming and lawfully holding the office." Since Grover was ineligible, it follows that Wiesley could not serve as a member of the same group.

Quo warranto proceedings were brought against the two ousted members by F. A. Jugler, Ogden, member of the commission under a previous administration whose term ran until 1945. The court holds that Jugler is legally in office.

Ruling on Domestic Compensation

ST. PAUL—The Minnesota supreme court held Anchor Casualty liable for compensation to the housekeeper to a priest for an injury sustained while going from the church to the priest's house. Anchor Casualty was insurer under a policy covering the church and resisted payment on the ground that the housekeeper was employed and paid by the priest personally.

Testimony indicated that the priest and the agent had agreed that the housekeeper was to be included. The supreme court rejected the defense of the company that there was no mention of domestic servants in the policy and held that a specific classification is not necessary for coverage where an intent can be shown.

N. J. Rates Increased 6 Percent

The New Jersey department has approved revised compensation rates that represent an over all increase of about 6 percent. The new rates apply commencing July 1.

J. J. Toohey, Jr., commissioner of labor of New Jersey, has appointed H. S. Waldman deputy commissioner of the workers' compensation bureau in northern New Jersey.

PERSONALS

Horace Winter, manager of Travelers army and navy bureau at Washington, D. C., has completed 35 years of service with the company. He joined Travelers as a casualty special agent, serving at Indianapolis, Columbus, Erie and New York City. He served two years as manager of the liability department at Washington. In 1914 he was appointed manager of life and casualty in Washington and in 1921 life manager. In that year he helped form the army and navy bureau, a specialized branch of life insurance, of which he has been manager since July, 1941.

Ogden Davidson, United States manager of Accident & Casualty, has been in the Pacific northwest, conferring with V. A. Peterson, Seattle manager.

L. D. Cavanaugh, president Federal Life, returned to Chicago last week following a two weeks' vacation spent with his wife at Miami Beach, Fla. He shortened his visit in order to attend the company's quarterly directors meeting. Mr. Cavanaugh is chairman of the public relations committee of the Health

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& Accident Underwriters Conference and will report on the year's activities at the annual meeting in Kansas City May 25-28.

W. W. Walter, underwriter of Associated Aviation Underwriters in Dallas, had to swim to shore when his small cabin plane plunged into Bachman Lake and sank within a few minutes. He had just taken off from Love Field and had gained an altitude of about 150 feet when the motor cut out while he was over the lake.

E. C. Owen of Oklahoma City, district manager of Fidelity & Casualty, who underwent a serious operation about five weeks ago, has recovered sufficiently to be taken home from the hospital.

F. G. Bradley, assistant secretary and superintendent of the contract bond division of Standard Accident, has been visiting agents at Houston, San Antonio, Dallas, Fort Worth and Amarillo, Tex.

Ray Murphy, assistant general manager of the Association of Casualty & Surety Executives, who has been loaned to the American Legion to direct its civilian defense training program, attended a meeting of the national executive committee of the American Legion at Indianapolis.

Miss Dora V. Freeborough, private secretary to W. M. Walker, resident vice-president of Fidelity & Deposit in Los Angeles, died there. She had been with F. & D. seven years and before that with the old International Reinsurance.

ASSOCIATIONS

Hackett Talks on Plate Glass

F. A. Hackett, Indianapolis, manager of Standard Accident, addressed a group of Indianapolis agents and clerks on plate glass insurance. The address was supplemented by an exhibit by the Pittsburgh Plate Glass Company. The meeting was sponsored by the Indiana Association of Casualty & Surety Managers. Many questions were propounded from the floor at the close of the address. Plate glass insurance has an exceptionally timely slant at present in view, not only of possible bombings, but also considering the possibility of explosions in the large stores of powder and other explosives that are being accumulated in the war effort.

To Protect Agents in Service

The Casualty & Surety Underwriters Association of Kansas City has adopted a resolution for protection of business

of agents called into service. Details of the plan are now being worked out. It also decided to suspend dues of members called to service and refund current dues already paid, if requested.

The Casualty Adjusters Association of Seattle will hold its annual banquet May 15. New officers will be installed.

Holker Heads Minn. Surety Men

MINNEAPOLIS—Newly elected officers of the Surety Association of Minnesota took over at a luncheon meeting May 5. They are: Harold Holker, Mary-

land Casualty, president; D. C. Carlson, Hartford Accident, vice-president; W. Max Creer, American Surety, secretary, and Arthur Lillejord, Employers Liability, treasurer. Other members of the executive committee elected are W. C. Owens, Fidelity & Casualty; George Starkweather, New Amsterdam, and J. D. Twohig, U. S. F. & G. The association's outing will be held in June.

Hardware Indemnity has been licensed in Iowa. This brings the number of states in which Hardware Indemnity is now licensed and operating to 38 and the District of Columbia.

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A multiple-line stock casualty company which offers financial strength—prompt claim service—up-to-the-minute sales and advertising aids—standard policies. It will pay you to investigate The Buckeye Union, an aggressive company for aggressive agents. Writing Automobile, Plate Glass, Burglary and Public Liability.

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Buckeye Union
Casualty Co.
HOME OFFICE
Columbus, Ohio
A Stock
Company
Territory in
Ohio and
Indiana

FINANCIAL STATEMENT AS OF DECEMBER 31, 1941

ASSETS		LIABILITIES	
Stocks and Bonds.....	\$2,345,238.38	Reserves for:	
Bonds.....	\$1,693,881.38	Claims.....	\$1,012,137.02
Stocks.....	651,357.00	Unearned	
F. H. A. Mortgages.....	129,661.21	Premiums.....	933,016.25
Cash in Banks and Office.....	297,695.08	Commissions.....	74,901.50
Premiums in Course of Collection (Not over 90 days).....	357,422.48	Tax Reserve.....	85,000.00
Accrued Interest on Bonds.....	15,958.68	Other Liabilities.....	38,943.21
TOTAL ADMITTED ASSETS	\$3,145,975.83		\$2,143,997.98
Securities at Market Values		Contingent Reserve.....	
		Capital.....	\$151,977.85
		Surplus.....	400,000.00
		Surplus to Policyholders.....	450,000.00
		TOTAL	\$1,001,977.85
			\$3,145,975.83

ANCHOR CASUALTY COMPANY

SAINT PAUL
MINNESOTA



EMPLOYERS REINSURANCE CORPORATION

HOWARD FLAGG . . . PRESIDENT

REINSURANCE OF CASUALTY FIDELITY & SURETY

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KANSAS CITY
MISSOURI

BRANCH OFFICES
NEW YORK CHICAGO
SAN FRANCISCO
LOS ANGELES

Casualty Net Premiums and Paid Losses in GEORGIA in 1941

Total, 1941 15,194,047* 6,395,598* 3,080,938 1,169,711 793,428 147,764 3,283,856
 *Includes totals in accompanying tables and auto. fire, theft, etc., of full cover companies

Other Casualty Business in Georgia in 1941

**ACCIDENT AND HEALTH AND
NON-CAN. A. & H.**

		Prems.	Loss
Acci. & Cas.	\$	299	
Aetna Cas. & Sur.		341	
Aetna Life		195,746	12
Amer. Cas.		6,570	
Amer. Employers		722	
Amer. Motorists		2,114	
Amer. Mut. Liab.		34	
Amer. Surety		78	
Assoc. Indem.		46	
Ben. As. of Railw. Empl.		29,862	2
Car & General		30	
Central Surety		250	
Century Indem.		509	
Columbus Cas.		3,214	
Columbian Natl. L.		7,977	
Commercial Cas.		38,686	1
Conn. Genl. Life.		6,735	
Continental Cas.		121,209	5
Eagle Indem.		1,297	
Employ. Liab. Assur.		1,353	
Employer Reins.		4,658	
Equit. Life Assur. Soc.		134,789	9
Federal Life & Cas.		51,714	3
Fidelity & Cas.		12,035	
Fireman's Fund		2,041	
General Acci.		44,978	1
General Amer. Life		16,957	1
General Cas.		97	
General Reins.		5,773	
Glens Falls Indem.		7,907	
Globe Indem.		9,335	
Great Amer. Indem.		4,233	1
Great Northern Life		31,452	11
Hartford Acci.		37,733	10
Indem. Ins. Pa.		2,003	
Inter-Ocean Cas.		49,301	17
Inter-St. Life & Acci.		490,920	188

CREDIT

		HOSPITALIZATION			
	Prems.	Losses		Prems.	Losses
Amer. Credit Indem....	\$ 40,545	\$ 5,997	Assoc. Brighton Empl.		
Total, 1941	\$ 40,545	\$ 5,997	Hosp. Serv.	\$ 881	\$ 56
LIVE STOCK			Community Hosp. Serv.	3,950	2,811
	Prems.	Losses	Friendly Hospital Service	13,774	11,229
Hartford Acci.	\$ 6	Georgia Mut. Hosp. Serv.		
Hartford Live Stock....	6,423	\$ 8,750	Moultrie	45,619	18,276
Total, 1941	\$ 6,429	\$ 8,750	Georgia Mut. Hosp. Serv.		
SPRINKLER & WATER DAMAGE			Statesboro	5,134	1,535
	Prems.	Losses	Georgia Mut. Hosp. Serv.		
			Waycross	42,573	35,204
			Griffin Hosp. Care Assn.	16,381	22,011

HOSPITALIZATION

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			Waycross	42,573	35,204
			Griffin Hosp. Care Assn.	16,381	22,011

WATER DAMAGE

SPRINKLER & WATER DAMAGE Group Hosp. Corp. 4,379 3,406
Hosp. Serv. Assn. Rome 9,313 5,707

STEAM BOILER, ENGINE & MACHINERY

STEAM BOILER, ENGINE & MACHINERY United Hosp. Serv. 225,593 11,947

Auto Owners' Haz. Convention

Auto-Owners Has Convention
GRAND RAPIDS, MICH.—Agents of Auto-Owners attending the annual sales convention here were given an optimistic picture of the situation for automobile carriers in spite of the rationing restrictions tending to reduce the number of cars in use. Between 600 and 700 agents and solicitors from Mich-

It was announced that the company has been admitted to Illinois and probably will start developing that territory soon. It is considering entry into the

CHANGES IN CASUALTY FIELD

Decker Standard's Agency Head

Howard E. Decker has been made superintendent of agents of Standard Accident, succeeding Hal A. White, who was recently made an assistant secretary. Mr. Decker has served as assistant superintendent of agents since 1930.

Mr. Decker has had a long experience in agency work. He joined Standard in 1925 on graduation from the University of Illinois. After completing the Standard's home office training school he did special agency work in the Columbus office. In 1928 he was appointed assistant manager in Cleveland and in 1930 was transferred to the home office as assistant superintendent of agents.

Renter Is Liability Underwriter

F. W. Renter has been made chief underwriter of the liability department by Standard Accident, and L. R. Christman becomes executive assistant. Mr. Renter succeeds the late M. D. Jones.

Mr. Renter started with the company in 1925 as a clerk in the liability claim department, becoming chief clerk in 1932. In 1933 he was made an examiner on liability claim compensation cases. Since 1934 he has been underwriting in the company's liability department. He will have charge of the underwriting of all compensation and liability risks in his new position.

Mr. Christman joined the company in 1923, and was a member of Standard's first student class. Most of his experience has been in the underwriting department where his duties consisted of analysis and research, including drafting of policy, endorsement and special forms, and analysis of experience and underwriting practice. He will continue with these activities as well as other special and miscellaneous liability work.

Higgins Made Aetna Agency Supervisor

A. J. Higgins, who has been superintendent of the accident department in the Chicago office of Aetna Casualty, has been promoted to agency supervisor of that office. He will work directly under D. K. Weiser, superintendent of agents, with supervision over both Cook county and outside territory.

After graduating from Dartmouth College in 1923, Mr. Higgins joined the Aetna organization in the home office underwriting department. He went to St. Louis a year later and was transferred to Chicago in 1926. He is experienced in all casualty lines and has a wide acquaintance throughout his field.

Until recently, field supervision of Aetna Casualty's Chicago office was divided, Mr. Weiser being agency supervisor for Cook county and R. D. Hodson for the balance of the territory. With the promotion of Mr. Hodson to superintendent of agents at Detroit, this division has been abolished and Messrs. Weiser and Higgins will direct the entire field.

Boyce Made Portland Manager

J. A. Boyce, who has been serving as superintendent of the claims department there, succeeds to the post left vacant by the death of M. K. Sprott, Portland, Ore., manager of U. S. F. & G.

Mr. Boyce is an attorney and at one time practiced law. However, most of his career has been in insurance. His father, Joseph A. Boyce, prior to his death, traveled California for several companies and also operated an agency in Portland.

Employers Makes Managerial Shifts

Clarence A. Reynolds, formerly superintendent of the agency and production department in the New York office of the Employers group, has been promoted to resident manager for Rhode Island department. Arthur D. Boutilier,

formerly in charge of Rhode Island, becomes manager in Connecticut, succeeding George E. Lonergan, who has been assigned special duties at the home office. George R. Shaw, for several years with the agency and production department at the home office, succeeds Mr. Reynolds in New York.

Mr. Reynolds has been connected with the New York department of Employers since 1918, serving first in the New York City office as underwriter, going to Buffalo as manager of the western New York service department

in 1929 and returning to New York as superintendent of the agency department in 1931. Since 1936 he has concentrated on production only, relinquishing his underwriting duties.

Mr. Boutilier has been with the Employers more than 30 years. Before becoming manager of the Rhode Island department in 1939, he was assistant manager of the New England department.

Duffy to Employers in Texas

C. F. Duffy of Oklahoma City, formerly Oklahoma manager of Fidelity &



Under today's conditions, your business must rely more and more upon *keeping* your present Service Customers.

The little things that you can do to help a customer . . . those things that were so easy to overlook in the hustle of "business as usual," now take priority in your business relations.

For instance, when a motorist brings his car to you to have a shattered windshield replaced, you have a business opportunity far beyond the amount of the glass replacement bill. You have the opportunity of cementing the friendship and good will of this customer in a manner that will promote continued patronage.

When the replacement is made with Libbey-Owens-Ford Safety Glass you have a real opportunity to sell your service. For you can point out that the brand of safety glass installed is the standard of quality on millions of motor cars today . . . that Libbey-Owens-Ford Safety Plate Glass is clearer and safer, which means greater protection and keener vision wherever and whenever the customer drives.

When you give a customer value like this, be sure to tell him about it. His estimation of you and your good service is bound to increase. Libbey-Owens-Ford Glass Company, 1149 Nicholas Building, Toledo, Ohio.



LIBBEY-OWENS-FORD GLASS COMPANY
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Deposit, becomes manager of the bonding department of the Employers group for south Texas with headquarters in Houston. He is succeeded in Oklahoma by W. F. McNutt, who has been claims attorney there since 1933.

Moore American Auto Manager in New Orleans

Milton E. Moore has been appointed branch manager in New Orleans by American Automobile and will supervise Louisiana and Alabama. He succeeds the late J. J. Grevemberg, who represented the company in New Orleans as general agent for nearly 20 years.

Mr. Moore is a native of New Orleans and started his insurance career in that city in 1920. Most of his early training was with the P. F. Pescud agency. In 1933 he joined Meyers, Whitty & Hodge and has been in charge of general casualty underwriting for several years.

Cooley Has General Agency; Gets Pacific Employers

TACOMA, WASH.—Pacific Employers has appointed the newly-formed Cooley Company as general agent for Washington and Oregon. Lewis M. Cooley, formerly special agent in Seattle of Continental Casualty, has established the new general agency at 420 Washington building, Tacoma. Pacific Employers underwriting and claims for the two states will be handled through the new agency.

Mr. Cooley entered agency work after leaving the University of California. Later he retired from insurance for a short time, returning in 1938 as special agent of the Loyalty group in Seattle. For the past year he has been with Continental Casualty.

III. National Casualty Opens Chicago Branch

Illinois National Casualty has opened a branch office at A-806 Insurance Exchange building, Chicago, with C. J. Beck, assistant secretary of the company, as manager. The new office will handle claims, service, and underwriting for agents in Chicago, Cook county, and northern Illinois.

H. O. Brundage, who has been special agent for the company in the Chicago and northern Illinois territory the past year and a half, will continue in that capacity, and Miss G. K. Hoppen will handle underwriting. Miss Hoppen was with American Automobile for eight years and with George A. Rapp & Co.,

for the last eight months. Mr. Brundage formerly was in the automobile underwriting department of the Chicago office of the Firemen's group.

Mr. Beck spent five years in Chicago with Illinois National Casualty as special agent for Chicago and northern Illinois before going to Springfield in 1940 as superintendent of agencies at the home office.

Files New Illinois Rates

Illinois National Casualty has just filed new rates with the Illinois insurance department. For A, A-1 and B rates the company is approximately 15 percent off manual on bodily injury and property damage. Its collision rates are about 10 percent off manual. The company also has just started writing the cumulative and 80-20 collision forms. The company features a six months policy at one-half the annual premium, and this is one of its most popular forms.

A new service office has been opened in Indianapolis under H. J. Pohlman, state agent for Indiana. This is in addition to claims offices which have been operated at Peru and Richmond.

Eureka Casualty Has New Men in Ohio, Pa. Fields

Eureka Casualty has appointed M. Harold Rubin of Columbus as Ohio state agent. Mr. Rubin for the past eight years has been state agent for Union of Indiana. Before that he was with American Casualty and Western & Southern Indemnity. He will have offices in the A. I. U. building.

William A. McLeod, who has been associated with Trinity Universal and Aetna Casualty, has been named special agent for eastern Pennsylvania by Eureka Casualty, with headquarters at Philadelphia.

Louis M. Backe, Jr., also has been named special agent for eastern Pennsylvania. He formerly was with American Automobile as special agent in eastern Pennsylvania and southern New Jersey.

Quigley with Accident & Casualty

J. Edmund Quigley, Seattle attorney, has been appointed staff adjuster in the Pacific northwest by Accident & Casualty. For the past two years Mr. Quigley has been engaged in private law practice. Before that he was on the claims staff of Travelers in Seattle.

Rudd Shifted to Minneapolis

Frank E. Rudd has been transferred from Louisville to serve as special agent of Western Casualty & Surety and Western Fire, in the W. T. Koop general agency of Minneapolis which su-

pervises the business of the two companies in Minnesota, northern Iowa and southwestern Wisconsin. Neal M. Hofstad has been promoted to office manager to succeed C. B. Sawyer, who has moved to Atlanta, because of his health.

Dubson Vice-president of Pennsylvania Casualty

Neal O. Dubson, treasurer of Eureka Casualty, Philadelphia, is resigning to go with Pennsylvania Casualty, Lancaster, as vice-president.

Mr. Dubson was insurance examiner in Pennsylvania for nine years, going with Eureka Casualty in 1933 as assistant secretary and was promoted to treasurer in 1936.

C. T. Davies Heads Audit Work

Charles T. Davies has been appointed superintendent of the payroll audit department in New York for Continental Casualty and National Casualty succeeding A. N. Ackerson who died recently. Mr. Davies has been with Continental Casualty since 1935.

Summers With Davis & Co.

J. W. Summers has become manager of the casualty department of H. L. Davis & Co., San Antonio general agency. He has been special agent of Commercial Standard in Houston for 10 years.

Cal. Auto Regulations Comprise Tight Control

Companies are much interested in the effect of the recent agreement that was entered into on the part of all of the companies writing automobile insurance in California with Commissioner Caminetto to discontinue the writing of so-called fictitious automobile fleets. Since the time that that agreement was made,

the department has been issuing a great many rulings and interpretations with the result that the control of automobile insurance rates and underwriting practices appears to be even closer today in California which does not have a rate law, than in other states that do have such a law.

Fictitious fleet writing was far more prevalent in California than in any other state. As a matter of fact, one company executive stated that lately there have been only three states in which fictitious fleet writing was not outlawed either by law or by reason of gentlemen's agreements, those states being California, Missouri and Colorado. Just recently the Missouri superintendent directed the discontinuance of fictitious fleet writing although there seems to be some question of whether his position could be sustained at law, if a test were made.

To Liquidate St. Paul Mutual

St. Paul Casualty, a small mutual, recently organized, has been taken over by the Minnesota department for liquidation. It was incorporated in 1939 by Martin W. Imm, who was president. As of Dec. 31, 1941, it reported assets of \$32,261; liabilities, \$32,119, and unearned premium reserve \$19,572. Net premiums in 1941 were \$36,396 with net losses paid \$1,695.

NO STONE LEFT Unturned

It is a tradition with the Pennsylvania Casualty Company to give attention to the seemingly unimportant things. Unusual requests or questions from agents and policyholders alike are answered in the true spirit of service.

This desire to serve better has been largely responsible for the steady progress made during the past 23 years.

The increasing patronage of thousands of agents certainly reflects the merit of the Pennsylvania Casualty Company.

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GENERAL LIABILITY
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CASUALTY COMPANY
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Bogota, Colombia, S. A.

Shanghai, China

Hong Kong

Representatives in Key Cities Throughout the World



NATIONAL SURETY
CORPORATION

VINCENT CULLEN
President

No
Business

Direct



NATIONAL SURETY
CORPORATION

VINCENT CULLEN
President

New Occidental Life A. & H. Setup

(CONTINUED FROM PAGE 19)

Association, which he served as secretary, and later president. He also played a leading role in rebuilding the National Accident & Health Association after the depression. He was sec-



E. H. FERGUSON

retary in 1935-36, and president last year and is now concluding a term as chairman of the executive board. He also has been active in the Health & Accident Underwriters Conference and was chairman of its agency management committee in 1939-40.

Mr. Anderson had been in accident and health work with Continental Casualty from 1931 to 1940, when he joined Occidental Life, and before that with Travelers and Commercial Casualty. He served as president of the Chicago Accident & Health Association and vice-president of the National association.

Mr. Kennedy has had more than 10 years' experience in accident and health work in Chicago. He started as an accident underwriter in the R. W. Hyman agency in Chicago, later incorporated into the branch office of Continental Casualty, where for six years he had charge of all accident production. Later he became superintendent of the accident and health department of the Commercial Casualty branch office in Chicago.

PAYROLL AUDITOR

Desires permanent position. Has broad field experience. Now employed. Will consider any location or travel if desired. University graduate. Draft exempt. Address P-71, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.



J. P. KENNEDY

WANTED—by one of the largest general agencies in St. Louis, surety man capable of acquiring and underwriting surety business through brokers and sub-agents. Application should include age, experience and other qualifications. Address P-74, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

Wanted State Agent for Illinois by Mid-Western Automobile Specialty Company. All inquiries will be confidential and an excellent salary will be paid to the right party. Reply stating age and qualifications to P-69, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

May Move to Adjust Auto Rates

(CONTINUED FROM PAGE 19)

definitely prepared to make some sort of a move.

It is believed that each company is analyzing its own experience and is trying to arrive at a decision as to how far it would be willing to go in the way of a rate concession. Apparently some of those bureaus companies that have never been ardently committed to the safe driver reward plan will now take advantage of this opportunity to recommend that the procedure be abandoned and that instead a lower initial rate with no retrospective credit be allowed. At least one suggestion is understood to be that the initial rates be reduced 25 percent from the present initial rate which would mean a cut of 10 points below the net rate after deducting the present 15 percent safe driver reward.

Buttressing the proposal to do away with the safe driver reward plan would undoubtedly be the argument that it would eliminate a great deal of work that is involved in keeping records to determine which policyholders are entitled to the refund and also the work of preparing and mailing the safe driver checks.

Certain other stock companies that are fond of the participating policy idea may advocate such a course and they might be expected to offer the argument that adjustment could be made on the basis of actual experience rather than being forced to guess what this most unusual year in the history of automobile insurance may produce.

Loyal Protective Names Cornett

(CONTINUED FROM PAGE 19)

bus and will operate mainly from the Columbus office.

The appointment of Mr. Cornett fills the vacancy caused by the resignation of E. B. Fuller as vice-president. It is Mr. Fuller's intention to leave the insurance business entirely and devote his time to managing his estate in Alabama. He has been with the Loyal more than 15 years. He started carrying a rate-book in the field and was in charge of the Pacific Northwest with headquarters at Portland, Ore., before being called to the home office. He is planning an extensive trip in his own 38-foot cabin boat, the "Mihsaka," from Boston to New York, up the Hudson, through the great lakes and down the Mississippi.

As a result of these changes, V. A. Larsson, agency-assistant, has been appointed assistant field secretary. Mr. Larsson has had a number of years experience in the field and for the past seven years he has worked in the agency department at the home office in Boston.

Columbus Women Organize

The Columbus Association of Casualty & Surety Women has been organized with Leona Eastman, president; Mary Monett, vice-president, and Margaret Weisberger, treasurer. Women connected with Columbus fire, casualty and surety offices have been invited to join. Roy Weed, city safety director, addressed the association this week.

Great Central Mutual of Peoria, Ill., writing burglary insurance, has been admitted to Iowa.

WANTED men to take charge of accounting and collection department of Loop general insurance agency in Chicago. Applications treated confidentially. Address P-75, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

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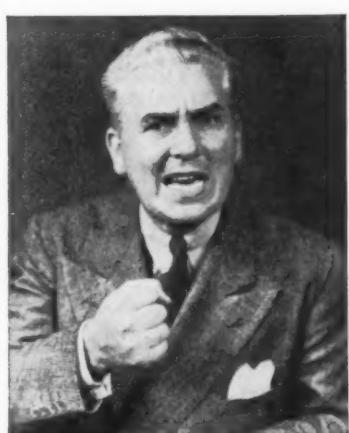
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LIQUOR
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**Ware with Ohio Casualty
as Pacific Coast Manager**

SAN FRANCISCO—Gilmore Ware, since 1927 assistant manager of United States Fidelity & Guaranty in northern California and with the company more than 20 years, has resigned to become manager of the newly established Pacific Coast department of Ohio Casualty, embracing California, Oregon, Washington, Utah, Nevada, Montana and Idaho.

John P. Lynch remains southern California manager and no change is contemplated in states where the company is represented by general agencies, according to Howard Sloneker, president, who announced the resignation of T. E. Loynahan as manager of the northern California office.

Mr. Ware is prominent in casualty and surety affairs, serving on many committees of the surety association, and is a member of the American Association of University Teachers of Insurance. He is dean of the casualty and surety school of Golden Gate College in San Francisco and was admitted to the bar in 1934.

**Sterling Starts to Build
Agency Organization**

Sterling of Chicago is preparing to appoint an agency director, enter a number of midwestern and eastern states and build an agency organization of resident agents, President L. A. Breskin announced this week.

This company, organized in 1929 to write a \$3.65 a year limited accident policy, throughout its history has been licensed only in Illinois and has operated by direct mail throughout the country, advertising in newspapers and by radio. This program will be continued to furnish leads for agents in states where licenses will be sought.

The company, which heretofore has sold very limited low premium forms, will enter the field of commercial accident and health insurance with inauguration of its agency building program.

President Breskin stated so far this year premium income totals approximately \$1,000,000 as compared with \$1,457,000 in all of 1941. Sterling also has been offering a family group life policy, which, he said, temporarily has been withdrawn from the market.

**Southern California Section
of National Bureau Elects**

LOS ANGELES—At the annual meeting of the southern California section of the Pacific Coast branch of the National Bureau of Casualty & Surety Underwriters, these committees were elected:

California Advisory Committee of National Bureau—Leland Mann, Aetna Casualty; T. E. Michels, Maryland Casualty; Paul J. Emme, Fidelity & Casualty.

California Casualty Acquisition Cost Conference—Mr. Emme, G. F. Houghton, Hartford Accident, and H. C. Gillespie, U. S. F. & G.

These committees with similar northern California committees direct the operations of the Pacific Coast branch.

Chairman Rollo E. Fay presided at the meeting. The so-called "fictional fleet" automobile agreement, which became effective May 1, together with the two interpretive bulletins put out by Commissioner Caminetti, was thoroughly discussed and numerous questions were asked Chairman Fay.

Company managers in attendance at the meeting had the automobile underwriters from their offices as guests in order to give them first hand information on the agreement, the bulletins and their interpretations.

Dr. R. E. Church N. Y. Speaker

The regular business meeting of the Accident & Health Club of New York was held at the Drug & Chemical Club. Dr. Reynold E. Church was the guest speaker. He discussed the findings of

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304 Western Reserve 6 Ball Bldg.
RICHMOND
210 Medical Arts Building

the selective service boards from the physical examinations of the first draft.

The meeting was well attended. A war stamp was given as a door prize. The new 1942 Directory was distributed to members. It contains a salutation to the club members who are now in the armed forces.

Announcement was made of the appointment of Dr. E. J. Haboush as major in the U. S. air corps.

INDIANA (Cont.)

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Fire—Automobile—Casualty—Workmen's Compensation—Inland Marine—Fidelity and Surety

Central Surety Makes Gains

Central Surety at the end of the first quarter reports assets of \$9,840,751, an increase of \$242,451 since Dec. 31; claim reserves, \$3,333,523, increase \$112,727; premium reserves, \$2,370,441, increase \$11,531; surplus, \$2,461,061, increase \$91,146.

Net premiums written for the first three months were \$1,865,491, an increase

OHIO

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Call Off Md. Mid-Year Rally

Due to war conditions the Maryland Association of Insurance Agents has abandoned the mid-summer meeting which was to have been held in June and instead will combine the gathering with the annual convention in October.

INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

New Executive Secretary in Ohio

Ray Martin who, prior to 1936, was assistant state treasurer of Ohio for 10 years, has been appointed executive secretary of the Ohio Association of Insurance Agents. He succeeds Capt. Virgil T. Martin, who resigned to enter military service. The new secretary is a veteran of the world war and served overseas. For some time, he has been in insurance work, connected with the Cleveland Insurance Agency. The appointment was announced by Karl D. Dakin of Lebanon, president of the Ohio association.

Heavy Loss in Rockford, Ill., Furniture Plant Fire

Approximately 750,000 board feet of imported South American mahogany lumber were destroyed in a fire at the Weiman Company furniture plant, Rockford, Ill., last week. The insurance loss will not exceed \$90,000 on lumber and \$10,000 on buildings.

Use and occupancy was carried, but this loss is undetermined pending inspection of the drying kilns and a survey of the market for South American mahogany. The sliding steel doors on eight kilns were warped by the fire, and adjusters have been unable to get into them. Hydrometers inside the kilns for automatic temperature and humidity control, some of them costing \$1,500 to \$1,800 each, are not, it is hoped, damaged by the fire since they are made to withstand high temperatures.

Wisconsin Meetings Successful

The Wisconsin "1752" Club sponsored a series of three group meetings at Madison, Marshfield and Appleton. Ninety-four agents were on hand at Appleton, which was the record attendance. The field club provided a luncheon and a buffet supper.

The program began with a discussion of the trend of the business, the problems brought about by the war and the need for devoting greater efforts to the production of fire insurance premiums. This talk was given by Harold Weiss of Reitan-Lerdahl general agency of Madison. Ronald Barton of Schiffler & Company led a discussion of the fire insurance contract.

Alvan Lott and Roy Buddle of Badger Mutual Fire, with Clarence Tess of Manitowoc Mutual gave instructions on writing the new Wisconsin optional policy. Fred Otto of Austin Mutual discussed extended coverage followed by a paper on rent and rental value and additional living expenses by Mr. Tess.

Robert H. Krieger of Herman Mutual Fire urged strong and effective collection methods. L. R. McDonald of Cream City Mutual took charge of the showing of a number of sound movies depicting the bombing of London and the need for fire prevention.

Cincinnati Presentation Ceremony

CINCINNATI—The grand national award for fire waste prevention was presented with ceremonies in council chamber here Wednesday afternoon. West Shell, prominent local agent, was chairman of the committee on arrangements of the Cincinnati Chamber of Commerce for the presentation. Walter Eberle, president of the Cincinnati Chamber of Commerce, made the formal presentation. The prize was given by the National Fire Waste Council and the U. S.

Chamber of Commerce to Cincinnati at the U. S. chamber meeting in Chicago.

Last Saturday, the clean-up, paint and beautify committee of the Cincinnati Chamber of Commerce, in cooperation with the Cincinnati Fire Underwriters Association paid honor to the memory of Captain Conway as the father of fire prevention in the city by planting a tree in his honor in Eden Park. In 1910, at the instance of Captain Conway, the chamber of commerce inaugurated the first clean-up and paint-up campaign. From then on he was the leader in fire prevention work and was one of the early advocates of a safe and sane July 4.

Minn. Men Fire School Speakers

MINNEAPOLIS—Commissioner Johnson of Minnesota, Leonard C. Lund, deputy commissioner; Sanford Herberg, Fire Underwriters Inspection Bureau, Minneapolis, and T. G. Linnell, Minneapolis general agent, will be headliners at the Northwest Fire School at the University of Minnesota May 18-20.

N. H. Debel, member of the Minnesota industrial commission and of the state compensation insurance board, will discuss workmen's compensation as it relates to volunteer fireman. Mr. Linnell, who is general chairman of the Minnesota fire prevention committee, will talk on that subject. There will be pumper, liquefied petroleum gas and incendiary bomb demonstrations.

K. C. Course Under Way

KANSAS CITY—The inland marine unit of the National Association of Insurance Agents educational program, sponsored by the Insurance Agents Association of Kansas City, is now under way. E. D. Lawson, vice-president Firemen's Fund, Chicago, presented the opening talk May 5. Others who will participate are John Lincoln, Appleton & Cox; Frank Martin, special agent in Kansas, Missouri and Oklahoma for Royal-Liverpool; Stewart O. McLean, Western Adjustment, and E. L. Hoth, Claim Service Company, all of Kansas City. About 50 are enrolled.

"Dawson Record" 25-Year Affair

Vol. 1, No. 1 of the "Dawson Record" has just made its appearance in Fargo, N. D., with the announcement that the next issue would appear in 1967 when the Dawson Insurance Agency will round out its 50th year. This first number signalizes the completion of the first 25 years of the agency, established in 1917 by Charles A. Dawson, still its active head.

In the issue, filled with interesting reading and photos, Mr. Dawson reviews the changes which have taken place in 25 years.

Agents Offer Services to OCD

The executive committee of the Insurance Agents Association of Kansas City has offered the services of the organization to the Office of Civilian Defense, and is urging members to become auxiliary firemen. The OCD offers a 20-hour course to prepare men for auxiliary fire work.

Consider Group Hospitalization

LANSING, MICH.—Members of the Michigan Association of Insurance Agents, at the suggestion of Guy Cox of Iron River, president, are being circulated as to whether they wish to inaugurate a group hospitalization plan

such as has been adopted by numerous other organizations. Under a 1939 act, associations of this type may form a legally recognized group to obtain insurance on a lower premium basis than is available to individuals.

Firemen's of Newark spoke on additional living expense insurance.

Officers elected are Carl Reed, president; Charles La Nier, vice-president, and M. L. Lloyd, secretary-treasurer.

Preston in Northern Minn.

Frank S. Preston, executive secretary of the Minnesota Association of Insurance Agents, went to Virginia, Minn., this week to talk over plans for the annual meeting of the association to be held there in August. Mr. Preston also toured the northern section of the state in behalf of the state membership drive.

NEWS BRIEFS

A baseball program is being arranged for the May 11 luncheon meeting of the Insurance Club of Minneapolis, sponsored by the White-Preston agency, David C. Bell Investment Co. and Wood-Nelson agency. This will be the annual meeting.

Louis L. Law, London Assurance, lectured to the Southeastern Minnesota Agents regional at Lake City on the Minnesota standard fire policy.

Frank Sather, St. Paul Fire & Marine, addressed the bi-monthly meeting of the Range Underwriters Association at Buhl, Minn., on engineering forces behind the policy.

Commissioner Johnson will speak at the May 21 meeting of the Southwestern Minnesota Agents' Regional Association at Fulda.

Miss Jane Burt, treasurer of the Freese Agency, Detroit, was guest of honor at a dinner there in celebration of her 30th anniversary with the agency. Employees, field men and friends attended. Miss Burt is vice-president of the Detroit Insurance Women's Club and was one of its founders. She is editor of the "Insurance Woman," publication of that organization.

The Hewitt-Bowman Co., Youngstown, O., has purchased the business of the Colonial Insurance Agency, operated by Mary and Laura Overholtzer.

H. H. Neumann, with the sales department of Auto-Owners of Lansing, Mich., for several years, has become a partner in the Vernon J. Lile agency, Royal Oak, Mich.

IN THE SOUTHERN STATES

Virginia Agents' Card Announced

The program for the annual convention of the Virginia Association of Insurance Agents to be held at the John Marshall hotel, Richmond, May 28-30, was announced this week. Dave E. Satterfield, Jr., Richmond district Congressman, will speak at the banquet March 29.

Other speakers with subjects are: W. H. Bennett, general counsel National Association of Insurance Agents, "An Over-all Insurance Picture;" H. D. Van Gils, agency supervisor Automobile, "Personal Property Floater;" Rice L. Pendleton, life manager Travelers, Richmond, "Personal Accident Insurance;" Guy Warfield, Warfield-Dorsey Co. agency, Baltimore, "Insurance in World at War." Mr. Warfield is national councillor of the Maryland association.

Golf Tournament Planned

Entertainment features include a golf tournament the afternoon of May 28 and a luncheon for ladies at the Country Club of Virginia May 29. J. D. Ewell, Richmond agent and a past state president, is golf chairman.

The first evening past presidents will hold their annual dinner. Benjamin B. Burrough, Norfolk, immediate past president, will preside.

Arkansas Agents Plan Meeting

The annual convention of the Arkansas Association of Insurance Agents to be held at the Arlington Hotel, Hot Springs, May 15-16, will have an excellent program. Van Howell of Fayetteville, president, will give the report of the administration and C. C. Mitchener, secretary, will give the main high spots of the year. W. S. Keese of Chattanooga, Tenn., member of the national executive committee, will represent the National Association of Insurance Agents. Fred C. Crowell of Louisville, sales editor "Insurance Field," will give a sales talk. Sterling Cockrell of the Aetna Life at Little Rock will give a selling talk on accident and health insurance. There will be two addresses on workmen's compensation insurance. Dave Peel, chairman of the compensation commission, and L. F. Keegan, manager Arkansas Compensation & Rating Bureau, will discuss that subject. W. (Deacon) Carter, Monticello, Ark.,

who is an expert on collections, will dwell on his specialty.

On the evening of May 14, there will be a dinner for all past presidents. The executive committee will meet at 8 o'clock that evening. The annual dinner and dance will be on Friday evening. The officers and members of the executive committee decided not to have the insurance school in connection with the meeting this year.

The question of a full-time manager will be considered. Many of the agents feel that commissions on qualifying bonds could be used as a fund to support such an office.

New Agency in Richmond

RICHMOND—The Nottoway Corporation is the style of an agency recently chartered in Virginia with headquarters listed as being in the State-Planters Bank & Trust Company here and with authorized maximum capital of \$50,000 and minimum of \$300. Officers are listed as B. Irvin Boyle, president; R. Lewis Patton, vice president; and Elbert Todd, secretary-treasurer. Mr. Patton is also listed as vice-president of the James J. Harris & Company agency of Charlotte, N. C., and Mr. Todd is also listed as secretary-treasurer of the Charlotte agency.

Companies represented are United States Casualty, Federal, Southeastern Fire, and Standard Accident through J. J. Harris & Company, general agents, of Charlotte.

Sharp, Cawthon at Jackson

President Vernon Sharp, Jr., and Manager R. T. Cawthon of the Tennessee Association of Insurance Agents spoke at meeting at Jackson. President Sharp discussed, among other things, farm risks as affected by government insurance. The film, "Fighting the Fire Bomb," loaned by the State Association, was shown. Manager Cawthon plans to remain in west Tennessee this week in the interest of the agents' school to be held at Knoxville June 3-5.

Extra Adjusters to Pryor

ATLANTA—To expedite handling claims resulting from the tornado that struck Pryor, Okla., April 6, the southern division of the Fire Companies Adjustment Bureau dispatched five of its staff to aid local adjusters already on the ground.

North, Potter on Okla. Card

Although the program is not completed, Fred Daniel, president, announced that David A. North, vice-president National Association of Insurance Agents, will be one of the key speakers at the annual meeting of the Oklahoma Association of Insurance Agents in Tulsa May 25-26.

Wellington Potter of Rochester, N. Y., who was on the association's mid-year meeting program last fall, will play a return engagement.

Eight-Family Buildings Dwellings

RICHMOND—Extension of dwelling rates to cover apartment houses of not more than eight-family occupancy and their contents has been approved by the Virginia corporation commission as an amendment to war risk and bombardment rates recently approved for use in Virginia.

NEWS BRIEFS

Dates for the annual convention of the Tennessee Association of Mutual Insurance Agents in Nashville have been changed from June 26-27 to June 23-24.

Jack Burdick, local agent of Union City, Tenn., has resumed his position as lieutenant of guards at the government ordnance plant at Milan, Tenn. Mrs. Burdick will continue the agency.

The agency of the late E. H. Lookbaugh, Watonga, Okla., has been taken over by E. S. Wheelock.

37 Cincinnatians Join Fire Prevention Bureau

CINCINNATI—City Manager C. O. Sherill with Safety Director H. J. Wernke administered the oath to 37 engineers of the Cincinnati Fire Underwriters Association as volunteer members of the Fire Prevention Bureau Saturday. Marshal Louis Schraffenberger, chief of the bureau, said that this is the first step of its kind taken in any city.

The engineers who will serve without pay in the effort to prepare Cincinnati against any war or other fire emergency are: Walter Alexander, L. W. Bayes, T. T. Bryant, G. J. Burrell, Nay Cochran, E. B. Dillhoff, Hamilton Frazine, Frederick Garber, C. H. Garbutt, Roger Grimm, H. M. Hammer, Laurence Hardinge, I. A. Hoeb, R. W. Hukill, R. C. Hunter, Howard A. Jaberg, M. W. Lang, C. B. Lovett, W. W. Miram, V. L. Montgomery, C. N. Mullican, W. T. Nienaber, T. G. Patton, D. C. Pugh, Otto F. Rieg, J. C. Rielage, R. W. Schaefer, P. E. Sidelman, L. J. Schweer, J. J. Seiwert, R. E. Sewell, West Shell, J. M. Spindel, R. C. Storch, W. W. Williams, R. S. Winnard, C. W. Wooley.

Officials welcoming the men into the service emphasized that their training and experience brought a service to the community that money could not buy.

Members of the speakers bureau of the Cincinnati Fire Underwriters Association have a program calling for 27 lectures during May given in connection

with the showing of the motion picture "Fighting the Fire Bomb." The Cincinnati association has distributed 46,000 of the N. F. P. A. folders, "How to Protect Your Home" against incendiary bombs.

The Cincinnati association has taken over Team T of the War Chest Drive with territory comprising a downtown section. T. W. Earls, vice-president of the Earls-Blain Company, is chairman and George Wilson, vice-chairman. The committee is composed of West Shell, Walter Alexander, Frederick Rauh and Joseph Schweer, secretary Cincinnati Fire Underwriters Association.

W. L. Sundstrom, assistant manager of the Western Factory, will speak to the Cincinnati association May 14 on "How Insurance Contributes to the War Effort." President Shell will give the highlights of the recent mid-year National association meeting.

N.A.U.A. Meeting May 28

NEW YORK—The annual meeting of the National Automobile Underwriters Association will be held here May 27. The usual luncheon will be omitted.

L. E. Falls, vice-president of American is completing two years as president and hope is voiced he will consent to serve for an additional term. It is likewise the wish that the other officers—Esmond Ewing, vice-president Travelers Fire, and Frank A. Christensen, vice-president America Fore, will be prevailed upon to remain as vice-president and treasurer respectively.

EASTERN STATES ACTIVITIES

Plan Pennsylvania Insurance Days

Insurance problems arising from war conditions will be discussed at the sessions of the 1942 Pennsylvania Insurance Days to be held in the William Penn Hotel, Pittsburgh, June 10-11, by the Insurance Federation of Pennsylvania. The annual convention will be attended by representatives of fire, casualty and surety, fraternal, life and accident and health lines.

Plans for the convention were inaugurated by Jay N. Jamison, president of the federation and executive vice-president of Reliance Life, and the executive committee of the federation at a recent meeting. Henry S. Bepler, head of the H. S. Bepler general agency in Pittsburgh, was named general chairman. Mr. Bepler is secretary-treasurer of the Surety Association of Pittsburgh.

Homer W. Teamer of Philadelphia, secretary-manager of the federation, is general secretary of the convention committee.

Speakers for the several meetings are being arranged by Charles H. Bokman, chairman of the speakers' committee and resident manager at Pittsburgh of New Amsterdam Casualty. Mr. Bokman is a past president of the Insurance Club of Pittsburgh. Robert E. Wood, publicity director of Reliance Life, was named chairman of the publicity committee for the convention.

Protection Clause Rule Suspended

BALTIMORE—Enforcement of the fire protection clause rule of the Middle Department Rating Association has been temporarily held up, following protests of many agents, particularly in Baltimore. The rule required that policies be endorsed to warrant that the insured property is not over 500 feet from a public fire hydrant and not more than two miles on public highways from an available organized fire department station. If this endorsement were not added, the rule required that the unprotection rate should be charged.

The rule was announced because cur-

tailment of engineering facilities made it impossible to keep maps up to date in certain areas. Objections centered around the fact that the areas included some locations within municipal fire protection, but farther away from hydrants or engine houses than specified in the endorsement. It has been claimed that the limits were drawn up with horse-drawn fire equipment in mind and are unjustified under present firefighting conditions.

New Fallen Building Clause Waiver

The new and shorter waiver of the fallen building clause, for which no charge is made, has been authorized in the Middle Department and also in Baltimore Board territory. It replaces the older form, practically identical but longer, for which there was a 10 percent increase in rate.

Would Revive Prestige of Mass. Insurance Society

BOSTON—Plans for reviving the prestige of the Insurance Society of Massachusetts were launched at its annual meeting. A number of younger men were elected to office and the proposal was advanced to secure the amalgamation or cooperation of the Conference Club, Insurance Forum and several other new groups of younger men.

New officers elected are: President, F. J. Devereux, Patterson, Wylde & Windeler; vice-presidents, F. J. O'Gara, John C. Paige Co.; H. C. Valcour, Fairfield & Ellis and J. J. Lonergan, Field & Cowles; secretary-treasurer, R. T. Rawley, New Amsterdam Casualty; trustees, A. D. Cronin, C. F. J. Harrington and A. J. Anderson.

Commissioner Harrington, one of the original members and still a trustee, offered to cooperate in bringing back the society. He reviewed its history. Mr. Cronin, another early member, suggested buying a \$1,000 defense bond and remitting dues of members in service, which were adopted. A golf tournament will be held June 11.

Silver life membership cards were presented to Alexander Ellis of Fairfield & Ellis, president the past six years; J. H. Carney, one of the founders, and John J. Cornish of Field & Cowles. J. T. Maddigan, new head of

the Boston office of the FBI, outlined the sabotage, espionage and subversive activities work of his department.

Real Estate, Once Removed, Subject to Md. Restrictions

Real estate nominally owned by subsidiary corporations is subject to all the restrictions that are applicable to real estate owned directly by the insurer, Commissioner Gontrum has notified all companies operating in Maryland. He states that some insurers are carrying in their investments collateral loans made to or bonds or stocks issued by subsidiary corporations which are the nominal owners of real estate to which the insurance company itself has or should have taken title.

Such securities, he rules, shall be subject to all the limitations placed upon the ownership of real estate by insurance companies. No such assets shall be carried at any admitted value for a period of longer than five years unless the insurer has filed a formal request for an extension of time and the request has been granted.

He goes on to say that the rules of the National Association of Insurance Commissioners provide that if real estate is owned by a company for five years and no appraisal has been made since acquisition, an independent appraisal may be secured to determine the value of the real estate for future holdings. The Maryland department, he said, requires the companies to secure appraisals at least once in each five years except on home office or branch office properties.

To Report All Commissions Under Mass. 10 Percent Law

BOSTON—All fire and casualty companies in Massachusetts have been notified by Commissioner Harrington that they must report not later than May 20 total commissions credited to each agent in this state, as a prerequisite to licensing of an agent. This is done to enforce the law which forbids any agent to derive more than 10 percent of his business from any concern with which he is connected.

At a meeting of about 250 company executives with the commissioner, objection was raised to requiring reports of all agents. It was suggested that such reports be asked only on suspicious cases. The only exception allowed, however, is as to agents or brokers renewing licenses between Nov. 1, 1941 and April 1, 1942, who have already been examined by the department.

Request is also made for "total salary paid by the company for development of business," which indicates the commissioner may be preparing to apply the 10 percent law to salaried representatives of direct writing companies, as well as commissioned agents. The order does not apply to special agents. In the case of general agencies, they are to furnish the information.

A questionnaire is being sent to all agents for each to give his income, as taken from his own records, as a check on the company figures.

Philadelphia Association Is Being Reorganized

A special committee of agents and brokers is undertaking to recommend a reorganization plan for the Philadelphia Insurance Agents Association, which has been dormant for a number of years. Some weeks ago an amendment was made to the rules that made brokers eligible to membership. The name has now been changed to the Insurance Agents & Brokers Association of Philadelphia & Suburbs. J. W. Doriss of Doriss & Smith is chairman of the committee and William Bishop of Herkness, Peyton & Bishop is secretary. The other members are John Payne of Hare

& Chase; Nicholas Biddle of Biddle, Townsend & Co.; G. V. Smith & Stokes, Packard & Smith; M. B. Foard of Hutchinson, Rivinus & Co.; H. H. Platt, Platt-Yungman & Co.; H. C. Townsend, Jr., R. M. Coyle & Co.; J. A. Tiff, Tiff, Layer & Co., and George Rowland of Wagner-Taylor Company.

Pittsburgh Agents Hear Eglof

PITTSBURGH—John H. Eglof, supervisor of agents training of Travelers, spoke on "Retrospective Rating for Workman's Compensation Insurance" at a special meeting of the Pittsburgh Association of Insurance Agents. John B. Ladley of W. L. Ladley Sons, vice-president of the association, presided.

Others participating in the meeting included E. D. Sweet, manager of Massachusetts Bonding, newly elected president of the Casualty Insurance Association of Pittsburgh, and J. R. Wilson, Travelers, retiring president of the casualty group. About 100 agents, company men and insurance buyers attended.

The association's annual meeting will be held May 14.

Honor Portland Agency

PORTLAND, ME.—Recognition of the 35th anniversary of the representation of Commonwealth by the Chester L. Jordan Co. agency here took the form of a testimonial dinner by representatives of the company. Attending the gathering, in addition to the honor guests, Mr. Jordan, H. B. Higgins and Mrs. Higgins and Mrs. Georgia Ridlon, were Secretary and Mrs. A. E. Murdock, their daughter, Ruth, from New York, and Special Agent W. E. Wormwood, his wife and daughter of this city. Mr. Murdock presented the agency managers each with a leather bound desk pad, with matching ash trays while Mrs. Ridlon, secretary of the agency, received an initialed hand bag.

Honor Francis R. Zelley

Executives of the North America companies presented an honorary certificate to Francis R. Zelley, president of the C. A. Worthington agency of Trenton, N. J., in recognition of its 75th anniversary. North America was the first company taken on by the agency, which has represented it for nearly one-half of the company's entire lifetime.

Presentation of the certificate was made at a dinner, at which Mr. Zelley was the guest of honor, by John Kremer, vice-president of North America. Another speaker was Calvin S. Roberts, assistant vice-president of Indemnity of North America.

Philadelphia Office of N. A. Moves

After 60 years in the historic building at 232 Walnut street, the original keystone of Philadelphia's "insurance district," the metropolitan Philadelphia department of North America has been moved to larger and more modern quarters in the Public Ledger building. This is directly across the street from Independence Hall, where the North America was founded 150 years ago.

Slate Jamison in Syracuse

George H. Jamison, deputy insurance superintendent of New York, will address the banquet of the Syracuse Insurance Women's Association May 18. This will be "bosses night." Miss Marjorie Hull, U. S. F. & G., president of the association, will preside.

NEWS BRIEFS

The Massachusetts Association of Insurance Women will hold its annual meeting in Worcester May 9. R. M. Morrison, Boston insurance consultant and attorney, will speak on "The Effect of the War on Insurance Contracts."

E. C. Moran, Jr., Rockland, Me., local agent, has been appointed Maine director of the OPA. He has served in Congress and was a member of the Maritime Commission 1936-1940.

COAST

Washington Agents' Stand on Renewal Certificates

SEATTLE—Opposition to the use of automobile renewal certificates in Washington, especially if their use means a relaxation in the requirement that all dailies be cleared through the Washington Insurance Examining Bureau, was voiced this week in a resolution adopted

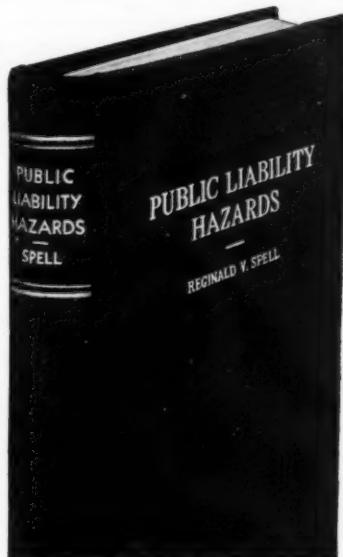
by the board of trustees and ways and means committee of the King County Insurance Association.

Provisions of Resolution

The resolution, which was transmitted to Commissioner Sullivan, stated the agents do not believe in a renewal certificate plan for automobile insurance, but in view of the attorney-general's statement that renewal certificates are legal, would not object to renewal certificates if they are filed with the examining bureau.

The department has held several con-

ferences with company representatives on the matter. First, fire renewal certificates, while legal, were deemed impractical because of the necessity of detailing information for examination purposes. Auto renewal certificates then were considered. A proposal was that renewal certificates on single vehicles, where there has been no change in policy conditions affecting coverage, rate or form, not previously approved by the stamping office, not be cleared through the bureau. Neither would it be necessary to clear renewals where there was a difference in the renewal premium because of application of field rates; this



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change not being considered a change in the policy conditions.

This proposal drew the principal opposition from the Seattle agents.

Walla Walla Association Gets County's Fire Line

An unsuccessful attempt was made by three agencies in Walla Walla, Wash., to upset the award of the county's fire insurance schedule to the Walla Walla Association of Insurance Agents. The three firms, which are not affiliated with the organization, have been handling the county line. They protested to county commissioners a request that their policies be canceled. The three firms suggested that the county award separate policies in small amounts to the various agencies of the district. After another session, the commissioners decided to abide by their decision to allow the association to service the county's insurance requirements.

Under the new setup, a blanket form is being used to cover the courthouse, sanitarium, county farm and three garages. Contents are also covered. The new policies, in three companies, total \$396,000. The three-year premium is \$3,298, representing an increase over the previous three-year term premium. However, considerably broader coverage is afforded under the new program.

Pearl Hearing in Mont. June 1

Pearl has been ordered by Commissioner Holmes of Montana to show cause June 1 why its license in the state should not be revoked. Mr. Holmes took this action in view of the decision of the Montana supreme court recently denying a petition of Pearl for a rehearing of its case against Mr. Holmes. The supreme court ruled in March that Mr. Holmes was acting within his legal power in ordering the hearing. The court at the same time held that the affiliated Eureka-Security F. & M. and Monarch Fire could not be held responsible for acts of Pearl and their licenses are not being challenged.

The controversy goes back to the days when Pearl reinsured the Montana State Fund 100 percent and then when the state fund law was knocked out issued a direct policy to the state instead, canceling the reinsurance on a short rate basis. Mr. Holmes alleges that the cancellation should have been pro rata.

Perk Tells Institute Plans

LOS ANGELES—Harry Perk, Jr., past president of the California Association of Insurance Agents and now national councilor, gave the Insurance Exchange of Los Angeles some of the details regarding the American Institute of Property & Liability Underwriters. He cited the agents' and brokers' part in establishing the institute and the plan of contribution to finance it.

Nora Walker, president Insurance Girls Service Club, spoke on its history and Gladys Huse, past president, on its employment office. The club put on a skit, "Polly, the Policy-Writer Looks for a Job."

W. H. Menn, past president of the National association and Eugene P. Battles reported on the mid-year meeting in New York.

At the two sessions of classes conducted by the exchange, Elmer Williams, Aetna Casualty, lectured on "Glass and Water Damage Insurance," and E. R. Matson, Hartford Accident, and W. R. Walton, Aetna Casualty, on "Burglary Manual Coverages."

Sheahan Speaks at Visalia

E. A. Sheahan, state agent Royal-Liverpool, representing the Special Agents Association of Central-Northern California, spoke at a meeting of the Kings-Tulare Insurance Agents Association at Visalia, Cal., on the extended coverage endorsement, as a part of the sales promo-

tion program of the California Association of Insurance Agents.

A panel discussion on the new automobile policy from a bodily injury and property damage viewpoint was led by representatives of the California Casualty Fieldmen's Association. Participants were: Frank Andrews, Fireman's Fund Indemnity; Dick Baender, Travelers, and R. W. Richter, Hartford Accident. J. H. Callister, Tulare local agent, and Harold Barnhart, local agent at Visalia and director of the California Association of Insurance Agents, also participated, with Mr. Barnhart as panel leader.

Urge Cal. Bill Support

SAN FRANCISCO—Commissioner Caminetti is urging companies doing business in California to support the proposed amendment to the state constitution which would equalize taxes paid by the companies.

In a letter written Francis V. Keesling, president of West Coast Life and president of the California Insurance Federation, Commissioner Caminetti states that if the amendment fails to pass in the legislature in November it will be due to the apathy of insurance companies themselves. In that event, it would not be unfair to propose the elimination of the real estate offset entirely. Mr. Keesling is forwarding a copy of the letter to companies.

New California Lenders Form

SAN FRANCISCO—The Pacific Board and the California Bankers Association insurance committee have approved a revised lenders loss payable endorsement, as of May 1. The new form is called No. 438 BFU.

The Pacific Board has also issued a special bulletin to California agents, cautioning against advising purchasers of property under contract from the Veterans Welfare Board that the board is willing to advance the premium for fire insurance and add the amount to the contract. The bulletin states that the Veterans Board does not desire to encourage this practice, on the ground that the broker or agent should collect the premium in order to receive commission. It calls such suggestions about premium payment improper and asks brokers and agents not to involve themselves in negotiations between the contract holders and the Veterans Board.

Casualty Panel in Seattle

SEATTLE—Eight men representing the Casualty Insurance Association of Washington will participate in the dinner meeting program of the King County Insurance Association May 14. A sales demonstration on the comprehensive liability policy will be featured.

Heading the panel is E. H. Alexander, Hartford Accident. Assisting him are J. Glen Liston, American Surety; J. R. McKay, Fireman's Fund Indemnity; L. K. Anderson, Great American Indemnity; W. P. Sizemore, Travelers; A. O. Stenberg, Massachusetts Bonding; Sterling Stapp, Travelers, and R. P. Cunningham, Aetna Casualty.

Houston F. & C. Pays Mont. Fine

Houston Fire & Casualty has paid a \$500 penalty to the Montana school fund as the price of dismissal of a suit filed by the state against Houston F. & C. in the Lewis & Clark county district court. Attorney-general Bonner brought the action alleging that Houston Fire & Casualty had reinsured certain business of the state liquor control board with a company not licensed in Montana.

\$90,000 Insurance Loss in Portland

PORTLAND, ORE.—A total loss on \$90,000 insurance is reported in a fire which destroyed the Perfect-Fit Manufacturing Company, automobile seat-cover plant.

General of Seattle carried a provisional stock policy with \$50,000 limit and Oregon Automobile had \$20,000

specific on stock. General also had \$5,000 on furniture and fixtures and \$15,000 on the building. Clarence W. Walls, Portland independent adjuster, is handling the loss.

NEWS BRIEFS

Approximately 700 officials and employees of the Fireman's Fund group attended a pre-drive rally in San Francisco for the sale of war bonds on the salary allotment plan, resulting in 88 percent of employees signing up the first day. Army officers, stage and radio stars participated. In charge of the "employees buy a bond committee" of

the company are Charles Normand, Robert L. Mannon and Frank Holm.

The annual meeting of the Montana Association of Insurance Agents will be held at Great Falls, Sept. 14-15.

W. Stanley Pearce, secretary of the Fireman's Fund group, addressed the direct mail department of the San Francisco Advertising Club on "Direct Mail with a Double Barrel Objective."

A fire prevention program, featuring the film, "Fighting the Fire Bomb," was staged by the Spokane Insurance Association.

Coast Mutual Fire, Los Angeles, has been licensed under the farm county mutual provisions of the California code.

MARINE INSURANCE NEWS

Eyes Future of Trucking and Insurance in War

A realistic picture of the trucking industry in general and in its relation to the insurance business in particular was presented to the Mariners, Chicago marine organization, at its meeting this week. More than 40 attended.

The future of the trucking business is somewhat uncertain, Harold Foreman, president of the Indianapolis Forwarding Company, Chicago, said. Tires represent the gloomiest outlook, and while truckers can get tires under priority regulations, in nine months there may not be any available. Mr. Foreman does not expect gasoline rationing in the midwest. Truck production has stopped, although there are 150,000 trucks in reserve.

Switching to Military Business

The regular business of trucking is gradually dropping off and movement of military supplies is replacing it. The latter requires some special handling and special insurance. Mr. Foreman said his company has filed with the ordnance department a \$50,000 cargo liability policy. This is much larger than was necessary for peace time loads. Many of the loads today, such as radio and signal corps equipment, are very valuable, and the \$50,000 protection is not always enough.

A question now coming up frequently with insurance men is whether the trucking company can collect an additional premium from the army when necessary to furnish liability protection of more than \$50,000. Mr. Foreman said the army, in his opinion, would not consider absorbing the cost of any liability protection over \$50,000. The freight rate will not stand such additional cost. Truckers would have to make special arrangements with the insurance companies, such as extra packing precautions, convoying, and so on.

300 Mile Limit

The army is using trucks for hauls of 300 miles or less only, Mr. Foreman said. He believes that this will be the limit for the duration, unless there is a special emergency of some kind.

Certain developments should make truck experience better for insurers, Mr. Foreman said. All military shipments by truck are now moving under seal. Where the trucking company doesn't serve the origin and destination points, the sealed trailers are being switched to other trucking company equipment, and the load will move under seal over entire route. Sealing of trucks should reduce the chance of damage that might otherwise occur in reloading and will cut down the possibility of theft. The government is not disclosing to truckers what the liability is on sealed loads unless it is over \$50,000.

The army is watching insurance on cargoes pretty closely, Mr. Foreman

Marine Group Sets Up Information Service

A committee to serve as a clearing house for information on developments relating to insurance of American ships and cargoes has been established by the American Institute of Marine Underwriters. H. H. Reed, North America, is chairman. The other members are F. B. McBride, Fireman's Fund; O. C. Torrey, Marine Office of America; J. S. Gilbertson, Hartford Fire, and F. B. Zeller, Royal.

The first announcement of the committee was that heavy losses to shipping in the first three months of this year have been so divided among insurance companies that they have been absorbed without shock. Mr. Reed predicted that very soon the government will be handling all war risk insurance on hulls because the private insurers have no knowledge where the ships are going and cannot write risks in sufficient volume and diversity to set the proper premium.

said. He pointed out that a policy of \$50,000 covering liability in any one disaster recently was returned in three hours by the army with a request that it be changed to \$50,000 for any one load.

Rules regarding equipment, maintenance, and loading have been promulgated by the government and these are being enforced by inspectors. In addition, truckers are having to reduce their speed.

Some truck drivers may be called into service, which would increase hours and unfavorably affect experience, it was suggested. Mr. Foreman said that most drivers in long haul trucking are married men between 35 and 45 years, and trucking has been designated as an essential war activity. Besides, Interstate Commerce Commission regulations won't permit long hours, and these rules are not likely to be relaxed.

A large load of high value may be slightly damaged, yet the total load will be rejected by the consignee, facing the insurer with the possibility of total loss, insurance men say. This is particularly true on items like engines and precision instruments.

This was the last gathering of the



Mariners before next fall, and was the first meeting at which the new officers, headed by John H. Byers, Great American, presided.

Report Va. OK's Property Floater

NEW YORK—The Virginia corporation commission is reported to have tentatively approved use of the personal property policy in the state, on and after June 27. The matter had been under review for several weeks.

J. H. Roberts to Nashville

John H. Roberts is being transferred from Chicago to Nashville as supervisor of the marine department of Home for Tennessee. He takes the place of Harold F. Knebel, who reported for military service in the army, May 1. Mr. Roberts has been connected with the marine department in Chicago.

Drop Ford Subrogation Suit

A suit for \$7,500 brought in the name of the Ford Motor Company by insurance underwriters against the government to recover damages resulting from a collision between the Ford motor ship, "Green Island," and a navy destroyer has been dropped at the request of the Ford company. H. H. Bennett, personnel director of Ford, stated that the suit was brought without the company's knowledge and the insurers agreed to drop it when requested to do so by the Ford people.

MOTOR

U. S. Agency Issues Rules for Safe Truck Storage

The Office of Defense Transportation has issued a bulletin setting forth a number of steps for proper storage of new trucks not yet allocated to buyers and used trucks temporarily taken out of service. These rules are of interest from the standpoint of material damage hazard, and might be passed along to interested assured by agents. Following are the rules laid down by the ODT:

Trucks should be stored in weather-proof, well-ventilated buildings having cement or wooden floors. The trucks should be thoroughly cleaned and covered by paper or cloth to protect paint and keep out dust and dirt.

The entire cooling system should be drained and flushed. Vents should be left open to prevent rust.

The fuel system also should be emptied. Empty the tank and run the motor until it stops. Be sure the carburetor is drained. Remove spark plugs and pour in an ounce of oil (SAE 40 or 50) into each cylinder head and rotate the motor slowly so that the oil covers cylinder and piston walls. Moving parts in valve-in-head motors should be coated with heavy oil.

Coat all engine parts which are not painted or rust-proof with grease or heavy oil. Leave oil and grease in engine, transmission and differential. Cover all "bright work" with light oil or thin grease.

Disengage the clutch by holding the

pedal down with a block of wood. Release the hand brake. Hydraulic brake systems should be filled with brake fluid to prevent rust.

Remove battery and check it every three weeks in hot weather, every six weeks in cold weather. Recharge battery every six weeks to a gravity reading of at least 1.280. Block up truck and remove tires. Keep tires inflated to recommended operating pressure and store them horizontally in a cool, dark place.

More Agency Auto Business

The fire companies are reporting an increase in automobile business from agencies. This indicates the expected shift of control of financed automobile premiums from the finance companies to the agencies as the financing on the automobile runs out.

Jesse Jones Hints O. K. to Be Given

(CONTINUED FROM PAGE 3)

Even though final approval should be given by the RFC within the next few days, there would be involved the work of printing and distributing the forms and working out routine. In addition there will undoubtedly be held educational meetings throughout the country to acquaint producers with the program.

North Carolina Agents Parley

(CONTINUED FROM PAGE 5)

member that they were ready and willing to play fair, and this particular case was composed with all concerned expressing satisfaction.

An interesting panel discussion on "The Agent in a War Time Economy," led by H. Pierce North, assistant director of the B. D. O., marked the session Monday afternoon. Assisting were S. L. Guldlege of Albemarle, R. S. Webb of Asheville, and Norman B. McCulloch of Raleigh, members of the association; H. J. Kiefer, secretary of Aetna Fire, and Howard E. Decker, agency superintendent of Standard Accident.

One of the principal current problems for agents is the credit situation, which must be watched carefully, said Mr. Kiefer. Mr. Decker advised agents to push accident and health business. The North Carolina men told of steps they have taken to curtail expenses, and of combining their accounts for possible new business.

Greetings from Linton Smith

Walter H. Bennett was the featured speaker of the day, discussing "Current Problems in Our Business." He went exhaustively into the subject of the War Damage Corporation, and warned again

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that the government's plan cannot be readily applied without confusion by any means other than through the local agents.

At the closing session S. Linton Smith, Raleigh, president of Virginia-Carolina Association of General Agents, delivered greetings from his organization, and made an appeal for unity of purpose in

Insurance Exchange won the Thomas Gresham Redden cup.

The Louis M. Connor cup was awarded to Earl Johnson of Raleigh. The Coghill plaque goes to Mr. Redden of Greensboro.

Resolutions sounded a call to war service and pledged protection to the business of agents called to the service.

W. H. BENNETT

Secretary W. H. Bennett of the National Association of Insurance Agents spoke for that body. He called attention to the great responsibility resting on the agents and also pointed out the tremendous power inherently lodged in any organization that is classified by impartial judges as "one of the most important organized groups of the country." He said there is no business on earth which so widely touches so many people in so many important ways as insurance.

The property and casualty business, Mr. Bennett declared, naturally divides itself into two parts. At one side stand the insurance companies assuming the liability for the protection of property and the liability contingent on the exercise of property rights. On the other side there is a large body of agents scattered throughout the country who day by day transfuse into the life stream of the business a constant flow of life blood without which the business would almost instantly collapse.

Opposing Wrong Practices

Mr. Bennett inquired what seems to be the occasion for adding a clause into the foundation platform of the National association, of opposing practices that are wrong? The origin and perpetuity of any wrong practice in insurance, he said, springs from an inherent business method called unfair competition. The strife for business may be so strong that one harbors the idea that he must get the business honestly if he can but get it. He said it is that determination on the part of some to get it which has brought into the insurance business some of those practices which the National association over the years has felt impelled to oppose.

The speaker referred to the war situation and the psychology enveloping



R. L. Price

the business. Dan C. Boney, insurance commissioner, also spoke briefly, adding his voice to the call to patriotic service by the agents. A skit by members of the Charlotte Association of Insurance Women was a hit of the convention. It was called "Do's and Do-not's" and showed how not to conduct local agency work.

Another panel discussion led by Mr. North, this time presenting a planned program for county and municipal insurance, was presented at the closing session. On this panel were association members H. C. Horton, Winston-Salem; Earl Johnson, Raleigh and Milton Airheart, Durham. Also Clark Smith, Royal-Liverpool and Lewis C. Adair, Atlanta resident manager of Fidelity & Casualty.

Earl Johnson of Raleigh continues as national councillor. James W. Blakeney of Winston-Salem reported as chairman of the North Carolina committee on rates, rules and forms. In its meeting the past year the committee has studied and effected various changes in rates and rules. It is composed of agents and field men.

The registration was 275. Charlotte

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the whole world. He referred to Payne Midyette of Tallahassee, Fla., chairman of the executive committee, in his talk before his own state association in which he laid down the thesis that insurance companies were divided on important subjects as were also agents; that a small minority in each branch brought about this condition; that unless this system of operation changed all would be destroyed from within. In a plea for unity he called upon the minority of the companies to abandon a practice of self determination and permit a joint approach to common problems between the capital structure of insurance and the producers.

Cleveland Board Holds Annual Gathering

(CONTINUED FROM PAGE 5)

ing them to list the companies represented and to give the name of any company or agent that is not "cooperating by living up to fair and equitable standards of doing business." This, Mr. Berkeley said, is a preliminary step towards working out a plan "which will separate the sheep from the goats and set up the machinery for working out troublesome situations."

There are a few salaried casualty company employes in Cleveland that persist in remaining in the local agency business and competing with their own agents, he said. The board has been successful in eradicating several such connections but some of the salaried employes have made connections with non-board agents.

Relations with N. A. I. A.

The sum allocated to Cleveland in the state association program to raise a special fund of \$6,000 was promptly met. Of that amount \$3,500 is to be applied on the old debt to the National Association of Insurance Agents and \$2,500 to the Cincinnati Automobile Club case. The old debt to the National association, he said, caused much "irresponsible gossip and was constantly being referred to by outsiders as the cause of our withdrawal from the National association. It was, therefore, desirable to discharge this debt, even though final payment was not yet due."

Diflers in Principles

Mr. Berkeley said the Ohio organization differs with the national organization on principles and not on money and details. He said the Ohio people believe that the National association is attempting to speak on behalf of thousands of agents on subjects that have no place in the consideration of such an organization such as the matter of commissions on casualty business. He said the National association should "cease placing emphasis on long range schemes of doubtful value designed to divert thought from the real problems of the agency business." He criticized the N. A. I. A. for having approved

the standard non-resident countersignature law. If this law had been adopted in Ohio, he said it would "put us back many years." He complimented Superintendent Lloyd for not "falling" for such a proposal.

The number of appointments of non-board agents by board companies for automobile business has decreased materially since the inland marine business was taken under the jurisdiction of the Cleveland Board, he said. He suggested that the agents might want to set up an organization to deal with some of the problems in the automobile field. If so, the Cleveland Board would want to cooperate.

Public Relations Counsel

George E. Winter was employed as public relations counsel for a period of six months and he has been so successful in getting newspaper publicity that the trustees have engaged him for a further period of six months.

Mr. Berkeley spoke with disapproval of the fact that several board members have taken on the representation of non-board automobile companies.

L. G. Rose, reporting for the admission committee, stated that there has been a drop in the number of individuals receiving licenses in Cuyahoga county and the expectation is that as the insurance department examinations are stepped up there will be more failures. The rule of the department that part timers must have written permission of their employer to attend to insurance matters during business hours has resulted in a growing number of withdrawals.

J. G. Hale, chairman of the forms committee, had an interesting report. He spoke with approbation of the fact that the electrical exemption clause was revised to include liability for damage done by internal current of natural but not artificial origin.

The committee is seeking to induce

the companies to make the extended coverage endorsement apply to stipulated items of the fire form rather than being applicable to all items of the form. The committee is continuing its efforts for simplification and revision of the glass proration clause for churches and schools. Likewise the committee is seeking to obtain simplification of the coverage on awnings and metal smokestacks. The committee has sought to have the companies include fences and sidewalks in apartment house coverage and coverage on fences under the manufacturers special hazard form No. 120S.

H. S. Parsons, chairman of the committee on inspection bureau, told of some of the revisions that the committee has been seeking to have adopted. One of the most important proposals is that the minimum rate rule be abrogated. The rule has been working to the advantage of the mutual companies, he stated, on many selective risks.

Kansas Field Organizations Hold Annual Meeting

(CONTINUED FROM PAGE 11)

to secretary. Executive committee named by President Priest included C. E. Stiehl, London & Lancashire, and V. B. Steenrod, North America; George L. Steeple, Home, and E. P. Janousek, Security; C. T. Nichols, Springfield F. & M., and G. H. DeVries, New York, and W. H. Jones, Automobile, was named district chairman of the Fire Waste Council, in charge of affiliated cities and I. N. Hemphill, Hussey General Agency, Topeka, chairman of non-affiliated cities. Guests included Fred A. Werbe, newly appointed state fire marshal and Deputy Chas. C. Reed who met with the new executive committee and outlined a strong defense fire prevention program.

Secretary V. E. Herbert demonstrated a model "Control Center" set-up and C. E. Stiehl, chairman of the research committee, demonstrated cleverly devised original models of how mice start fires with matches and a candle extinguisher for use during "black-outs." Nearly 100 were in attendance for the luncheon. V. B. Steenrod, North America, was the retiring president. Special recognition was given Wichita for winning first place in Group 3 of the 1941 Interchamber Fire Waste Contest, the first Kansas city to win top honors in the contest.

The Kansas Fire Underwriters Association met for a full day's program, Wednesday electing J. E. Mott, Great American, president, succeeding Wm. F. Ehret, America Fore; Edward McDermott, Home of New York, vice-president, and O. D. Butcher, Hartford Fire, was reelected secretary. Victor G. Henry, of Wichita, president Kansas Association of Insurance Agents, and Howard Fullington, Dulaney, Johnston & Priest, Wichita, chairman of the B. D. O. committee were in attendance to develop joint plans for future B. D. O. programs.

Michael Stavitsky of Newark has merged his insurance department with that of A. J. Wohlreich, under the firm name of Stavitsky & Wohlreich.

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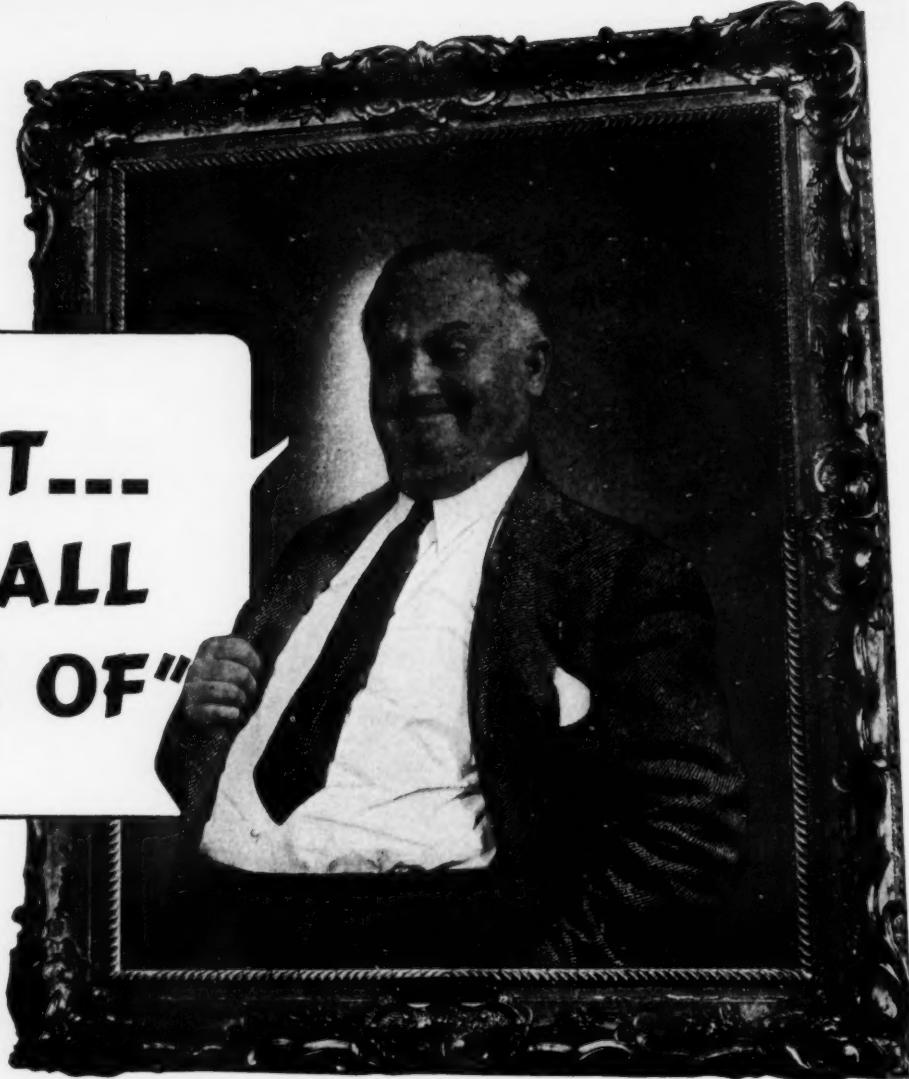
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